S8520-1-4

STATE OF WEST VIRGINIA

EIGHTY-SIXTH REPORT OF FINANCIAL INSTITUTIONS

Under the Supervision of

COMMISSIONER OF BANKING

Year Ending December 31, 1987

DAVID S. MUDIE, Deputy Commissioner

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WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS

DAVID S. MUDIE
Deputy Commissioner of Banking
Chairman of the Board

MR. DAVID W. ZINN
Charleston Newspapers
1001 Virginia Street, East
Charleston, West Virginia 25301
Term Ending: 6/30/89
Representing: Public

MR. BRIAN K. WILSON
Route 2, Box 148
Fairmont, West Virginia 26554
Term Ending: 6/30/87
Representing: Banks with Assets not greater than $25 million

MR. C. MICHAEL BLAIR
President
Mercantile Banking & Trust Co.
414-418 Jefferson Avenue
Moundsville, West Virginia 26041
Term Ending: 6/30/91
Representing: Banks with Assets Over $50 million

MR. WILLIAM E. REITER
Senior Vice President
Wood County Bank
429 Market St., Box 1587
Parkersburg, West Virginia 26101
Term Ending: 6/30/85
Representing: Other Financial Institutions

MR. CLAYMORE ROWLEY
President
Jackson County Bank
714 Fleming Avenue
Ravenswood, West Virginia 26164
Term Ending: 6/30/87
Representing: Banks with Assets from $25 million to $50 million

STATE OF WEST VIRGINIA

DEPARTMENT OF BANKING

VACANT
Commissioner of Banking

DAVID S. MUDIE
Deputy Commissioner of Banking

VACANT
Special Assistant to the Commissioner

GEORGE W. MULLINS
Director, Bank Supervision

VACANT
Bank Examination Supervisor

JACK W. RUNION
Director,
Non-Bank Financial Institutions

VACANT
Director
Charters and Investigation

VACANT
Secretary to the Commissioner

JEAN TEEL
Clerk

PHYLLIS GOODWIN
Audit Clerk

BETH KIMBLE
Typist III

ROSE FLEMING
Typist II

Bank Examiner IV
WILLIAM W. SABO

Bank Examiner III
MARK ANDERSON
ROBERT S. GLOTFELTY, JR.
JOHN HARLESS
ROSE V. HESTON
GARY PRATT

Bank Examiner II
SHARON BIAS
SARA MCLAUGHLIN
JULIA VERMILLION

Bank Examiner I
TIMOTHY BAILEY
TRACY HUDSON
ANTHONY JOHNSON
ANTHONY MARKS
TERRY HAMMOND
JEFFREY BRICKEY
WADE NEELY
MARTIN GRIMM

WEST VIRGINIA LENDING AND CREDIT RATE BOARD

David S. Mudie
Deputy Commissioner of Banking
Chairperson
of the Board
Phone: 348-2294
Statutory Member

Mr. Thomas L. Hindes
Director
Consumer Protection
Division
Attorney General's Office
1204 Kanawha Boulevard, East
Charleston, West Virginia 25301
Phone: 348-8986
Statutory Member

Mr. Eugene Stump
Vice President
West Virginia Labor Federation
12 Mustang Acres
Parkersburg, West Virginia 26101
Phone: 438-0766 (home)
295-4105 (office)
Public Member
Term Ending: 7/1/87

Mr. B. G. Workman
5202 Sun Valley Drive
Cross Lanes, West Virginia 25313
Phone: 766-5264 OR
722-3634
Public Member
Term Ending: 7/1/85

Mr. Joseph C. Midkiff
P. O. Box 753
Huntington, West Virginia 25711
Phone: 529-7021
Public Member
Term Ending; 7/1/87

Dr. Arthur Kraft
Dean, College of Business
& Economics
West Virginia University
P. O. Box 6025
Morgantown, West Virginia 26506
Phone: 293-4092
Statutory Member

Dr. Robert Alexander
Dean, College of Business
Corbly Hall 115
Marshall University
Huntington, West Virginia 25701
Phone: 696-2316
Statutory Member

Mr. Lysander L. Dudley, Sr.
Director
Governor's Office of Community
and Industrial Development
Rotunda M-146
Charleston, West Virginia 25305
Phone: 348-0400
Statutory Member

Mr. A. James Manchin
Treasurer
State of West Virginia
Building 1, Room EW-141
Charleston, West Virginia 25305
Phone: 345-2000
Statutory Member

RECEIPTS AND DISBURSEMENTS FOR FISCAL YEARS ENDING ON DATES INDICATED

RECEIPTS:	6-30-85	6-30-86	6-30-87
Banking Institutions	$ 652,115.49	$ 624,965.91	$ 623,645.80
Credit Unions	16,152.86	17,417.16	15,384.02
Foreign Corporations	400.00	400.00	200.00
Money Order Companies	700.00	900.00	700.00
Banking Laws, etc. - Miscellaneous	2,156.30	1,425.58	10,508.70
Structure fees	162,700.00	127,705.00	120.932.00
Supervised lenders and Industrial Loans	116,658.32	124,341.63	127,387.26
TOTAL INCOME	$ 950,882.97	$ 897,155.28	$ 898,757.78
EXPENDITURES:			
Employment Security	$ .00	$ .00	$ .00
Office Supplies, Postage	13,731.49	9,139.11	9,687.43
Telephone	18.211.07	17,678.09	16,686.88
Travel Expense	153,355.60	151,522.72	148,682.87
Rental Expense	28,066.44	.00	.00
Machine Rental	14,394.98	9,795.60	17,524.09
Printing	5,135.19	6,270.42	4,800.54
Association Dues	2,860.00	3.217.00	3,255.00
Professional Services	9,267.40	6,484.53	6,502.45
Employee Benefits	127,766.79	123,262.06	123,438.86
Miscellaneous	1,762.95	3,958.87	2,185.95
Maintenance Contracts	1,812.30	3,417.90	2,785.80
TOTAL CURRENT EXPENSE	$ 376,364.21	$ 334,746.30	$ 335,549.87
Personal Services	$ 537,259.88	$ 525,292.69	$ 484,157.28
Equipment	20,690.35	2,149.74	3,487.08
TOTAL EXPENSES	$ 934,314.44	$ 862,188.73	$ 823,194.23

DEPARTMENTAL REVIEW

During the period between 1863 and 1891 State Banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of Commissioner of Banking was created by Legislative enactment February 21, 1901, and continues to function under and by authority of Chapter 31A, of the Code of West Virginia as amended. The following officials served as heads of the State Department of Banking for the years shown:

Name	Title	Year Served
Young, Charles W.	Bank Examiner	1891-1892
Weaver, C. A.	" "	1893-1894
No Record	" "	1895-1898
Wetzel, O. B.	" "	1899-1900
Kefauver, O. B.	" "	1900-1901
Kendall, M. A.	Commissioner of Banking	1901-1905
Mathews, S. V.	" "	1905-1915
Smith, S. Preston	" "	1915-1919
Hill, Joseph S.	" "	1919-1923
Jackson, Naaman	" "	1923-1924
Abbott, Harry A.	" "	1924-1929
Charter, Lathrop R., Jr.	" "	1929-1933
Given, Waltman C.	" "	1933-1934
Ward, George	" "	1934-1940
Brightwell, H. P., Acting	" "	1940-1940
Andrews, R. Carl	" "	1940-1941
Vaughan, H. D.	" "	1941-1942
Locke, A. W.	" "	1942-1947
Hoffman, John H.	" "	1947-1955
Walker, Mrs. Neil W.	" "	1955-1957
Taylor, Donald	" "	1957-1960
Early, Carl B.	" "	1960-1967
Smith, M. W.	" "	1967-1971
Jordan, George B., Jr.	" "	1972-1974
Higgins, W. Lovell, Acting	" "	1974-1975
Jordan, George B., Jr.	" "	1975-1977
Hale, H. David	" "	1977-1977
Mullen, C. Joe	" "	1977-1979
Higgins, W. Lovell, Acting	" "	1979-1979
Arnold, Phyllis Huff	" "	1979-1983
Hansberry, Thomas J. Acting	" "	1983-1984
Hansberry, Thomas J.	" "	1985-1985
Thomas, A. Kevin	Deputy Commissioner of Banking	1985-1987
David S. Mudie	Deputy Commissioner of Banking	1987-

DEPARTMENT OF BANKING

ANNUAL REPORT

DEPARTMENT ACTIVITIES

During each calendar year the Commissioner of Banking issues four Calls for reports of condition of State Banks and Trust Companies as of the following dates:

March	31
June	30
September	30
December	31

Two Calls for reports of condition of Industrial Loan Companies, Building and Loan Associations, and Credit Unions:

June	30
December	31

Two Calls for reports of condition of Supervised Lenders Licensees:

June	30
December	31

The Department's Examiners participated in and completed the following classes of examination:

	1986	1987
Bank Holding Companies	3	7
Commercial Banks and Trust Companies	83	66
Industrial Loan Companies	65	62
Building and Loan Associations	—	—
Credit Unions	31	19
Supervised Lenders Licensees	61	39

LEGAL HOLIDAYS IN WEST VIRGINIA

New Year's Day	January 1
Martin Luther King's Birthday	Third Monday in January
Lincoln's Birthday	February 12
Washington's Birthday	Third Monday of February
Memorial Day	Last Monday in May
West Virginia Day	June 20
Independence Day	July 4
Labor Day	First Monday in September
Columbus Day	Second Monday in October
Veterans Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

Also any election day on which an election is held throughout the State and all days that may be appointed or recommended by the Governor of the State or the president of the United States, and days of Thanksgiving or for the general cessation of business; and when any of said days fall on Sunday, then it shall be proper to observe the succeeding Monday as such holiday.

WEST VIRGINIA
BANK HOLDING COMPANIES AND THEIR SUBSIDIARIES
APRIL 7, 1988
*THESE SUBSIDIARIES ARE BANK HOLDING COMPANIES
61 Bank Holding Companies and 127 subsidiaries

BHC	SUB	Date Acquired
Albright Bancorp, Inc.	Albright National Bank of Kingwood, Kingwood	/ /
Allegheny Bankshares Corporation	Greenbrier Valley National Bank, Lewisburg	05/20/83
American Bankshares, Inc.	The Bank of War, War	04/22/81
	Ameribank, Welch, Welch	08/01/83
	The First Clark National Bank of Northfork, Northfork	09/30/84
	The Security Bank, Fairmont	02/25/85
Appalachian Financial Corporation	Barbour County Bank, Philippi	12/01/86
Big Coal River Bancorp, Inc.	Whitesville State Bank, Whitesville	02/03/86
Cameron Bancshares, Inc.	The First National Bank of Cameron, Cameron	12/31/85
CB&T Financial Corp.	Community Bank and Trust, N.A., Fairmont	03/31/84
	Community Bank and Trust of Harrison County, Clarksburg	01/02/85
	Community Bank and Trust — Stonewall N.A., Weston	01/02/85
	The Union Bank of Harrisville, Harrisville	12/29/86
Citizens Bancshares, Inc.	The Citizens Bank of Weston, Weston	09/20/85
Citizens Financial Corp.	Citizens National Bank, Elkins	04/30/87
City Holding Company	The City National Bank of Charleston, Charleston	03/07/84
	The Bank of Cross Lanes, Cross Lanes	11/15/85
	The Peoples Bank of Point Pleasant, Point Pleasant	12/31/86
Commercial Bancshares, Inc.	Commercial Banking & Trust Company, Parkersburg	10/28/83
	Jackson County Bank, Ravenswood	03/01/85
	Farmers and Merchants Bank of Ritchie County, Harrisville	11/30/87
Consolidated Bancshares, Inc.	The Lowndes Bank, Clarksburg	10/01/84
CRNB Shares, Inc.	Cherry River National Bank, Richwood	12/17/84
Financial Future Corporation	First Bank of Ceredo, Ceredo	01/31/83
First Banc Securities, Inc.	First National Bank of Morgantown, Morgantown	07/02/84
	The Peoples National Bank of Martinsburg, Martinsburg	06/30/86
First Bancorp of Wayne, Inc.	The First National Bank of Kenova, Kenova	11/30/83
First Bankshares, Inc.	The First State Bank, Barboursville	12/30/83
First Center Bancshares, Inc.	The Bank of Danville, Danville	12/31/85
First Community Bancshares, Inc.	First Community Bank, Inc., Princeton	01/31/84

First Fidelity Bancorp, Inc.	First National Bank in Fairmont, Fairmont	04/06/83
	Central National Bank, Morgantown	11/30/84
	Bridgeport Bank, Bridgeport	04/18/86
First Merchants Bancorp, Inc.	The Gauley National Bank, Gauley Bridge	03/05/87
	The Merchants National Bank, Montgomery	03/05/87
First National Bankshares Corporation	The First National Bank in Ronceverte, Ronceverte	8/03/87
First State Bancorporation, Inc.	First State Bank Elkins Inc., Elkins	7/13/87
First West Virginia Bancorp, Inc.	First West Virginia Bank, N.A., Wheeling	01/03/75
	First West Virginia Bank, N.A. — Buckhannon, Buckhannon	08/11/86
Flat Top Bankshares, Inc.	The Flat Top National Bank of Bluefield, Bluefield	01/01/83
	Peoples Bank of Bluewell, Bluewell	03/01/84
Gassaway Bancshares, Inc.	Bank of Gassaway, Gassaway	01/27/86
Gateway Bancshares, Inc.	The Bank of McMechen, McMechen	07/02/84
GuarantyShares of WV, Inc.	The Guaranty National Bank of Huntington, Huntington	08/31/84
Harrison Bankshares, Inc.	The Harrison County Bank, Lost Creek	/ /
Highlands Bankshares, Inc.	The Grant County Bank, Petersburg	05/01/85
	The Capon Valley Bank, Wardensville	07/01/87
Home Bancorp, Inc.	Home National Bank, Sutton	/ /
Horizon Bancorp, Inc.	Bank of Raleigh, Beckley	01/03/84
	National Bank of Summers, Hinton	06/01/85
Key Centurion Bancshares, Inc.*	The Lincoln National Bank, Hamlin	/ /
	The Charleston National Bank, Charleston	05/20/82
	Citizens National Bank of St. Albans, St. Albans	11/07/83
	First Huntington National Bank, Huntington	12/12/83
	Cardinal State Bank, N.A., Beckley	03/01/84
	The National Bank of Logan, Logan	10/08/84
	Boone National Bank, Madison	09/30/86
	Nicholas County Bank, Summersville	12/29/86
	The Central National Bank, Buckhannon	09/30/87
	*Wayne Bancorp, Inc	03/31/87
	*Union Bancorp, Inc.	03/31/87
Liberty Bancshares Inc.	The Montgomery National Bank, Montgomery	10/14/86
	The National Bank of Ansted, Ansted	08/31/87
Logan County Bancshares, Inc.	Bank of Chapmanville, Chapmanville	05/17/85
	Logan Bank & Trust Company, Logan	05/17/85
M & M Financial Corporation	Merchants & Miners National Bank, Oak Hill	06/18/84
	Valley Bank & Trust Company, Bluefield	11/26/85
Matewan Bancshares, Inc.	The Matewan National Bank, Matewan	07/20/84
Maxwell Corporation	Ameribank, Charleston, Charleston	12/19/86
Mountaineer Bankshares of WV, Inc.	Morgan County State Bank, Inc., Berkeley Springs	04/30/83

	The Old National Bank of Martinsburg, Martinsburg	11/01/83
	The Empire National Bank of Clarksburg, Clarksburg	03/01/85
	Merchantile Banking & Trust Company, Moundsville	05/01/85
	City National Bank of Fairmont, Fairmont	03/31/86
	The Old National Bank of Jefferson County, Ranson	11/07/86
	First National Bank at Salem, Salem	01/20/87
	The Bank of Wadestown, Fairview	02/27/87
National Banc of Commerce Company	The National Bank of Commerce, Charleston	05/02/83
	The National Bank of Commerce of Nitro, Nitro	12/26/84
	The National Bank of Commerce of Belle, Belle	10/21/85
	The National Bank of Commerce of South Charleston, South Charleston	01/20/87
Old White Bankshares, Inc.	Bank of White Sulphur Springs, White Sulphur Springs	07/06/84
One Valley Bancorp of WV, Inc.	One Valley Bank, National Association, Charleston	09/04/81
	One Valley Bank of Huntington, Inc., Huntington	06/23/83
	One Valley Bank of Morgantown, Inc., Morgantown	11/15/83
	One Valley Bank of Mercer County, Inc., Princeton	11/30/83
	One Valley Bank of Martinsburg, National Association, Martinsburg	01/11/84
	One Valley Bank of Ronceverte, National Association, Ronceverte	01/02/85
	One Valley Bank of Oak Hill, Inc., Oak Hill	12/30/85
	One Valley Bank of Summersville, Inc., Summersville	09/30/87
Pocahontas Bankshares Corporation	The First National Bank of Bluefield, Bluefield	03/01/84
	The Bank of Oceana, Oceana	03/11/88
Potomac Bancorp, Inc.	The National Bank of Keyser, Keyser	09/19/83
Putnam Bancshares, Inc.	Putnam County Bank, Hurricane	12/31/86
South Branch Valley Bancorp, Inc.,	South Branch Valley National Bank, Moorefield	12/31/87
Southern Bankshares, Inc.	Beckley National Bank, Beckley	07/01/83
Spectrum Financial Corporation	Security National Bank & Trust Company, Wheeling	05/31/84
	The First National Bank, New Martinsville	04/01/85
State Bancorp, Inc.	Bruceton Bank, Bruceton Mills	09/08/83
	The Terra Alta Bank, Terra Alta	11/16/87
Sterling Bancorp, Inc.	The Buffalo Bank, Eleanor	04/12/83

	Peoples Bank of Richwood, Inc., Richwood	07/19/84
Summit Holding Corporation	Raleigh County National Bank, Beckley	06/24/84
	Gulf National Bank, Sophia	12/29/85
Traders Bankshares, Inc.	The Traders Bank, Spencer	02/09/87
Twentieth Bancorp, Inc.	The Twentieth Street Bank, Huntington	09/30/83
	First National Bank of West Hamlin, West Hamlin	12/31/84
UBS Holding Company, Inc.	Kanawha Union Bank, Glenville	06/30/84
	The Weston National Bank, Weston	06/30/84
Union Bancorp of WV, Inc.	Union National Bank of West Virginia, Clarksburg	10/01/82
	First National Bank in Philippi, Philippi	05/01/84
United Bankshares, Inc.	Ohio Valley National Bank of Vienna, Vienna	/ /
	Webster County National Bank, Webster Springs	/ /
	United National Bank, Parkersburg	05/01/84
	The First National Bank of Ripley, Ripley	07/01/85
	United National Bank - North, Wheeling	08/31/87
	*UBS Holding Company, Inc., Glenville	/ /
Universal BancCorp	The Bank of Paden City, Paden City	09/04/84
Wayne Bancorp, Inc.	Wayne County Bank, Wayne	07/01/84
Wesbanco, Inc.	Mountain State Bank, Parkersburg	/ /
	Wheeling Dollar Bank, Wheeling	12/31/76
	The New Martinsville Bank, New Martinsville	10/22/84
	First Tyler Bank and Trust Company, Sistersville	12/28/84
	Brooke National Bank, Wellsburg	12/31/85
	South Hills Bank, Charleston	04/20/87
	Wirt County Bank, Elizabeth	04/20/87
	Bank of Sissonville, Sissonville	10/15/87
	The First National Bank & Trust Co. of Wheeling, Wheeling	10/16/87
West Central Bancorp, Inc.	The First National Bank, Spencer	01/02/85
Wood County Bancorporation, Inc.	Wood County Bank, Parkersburg	07/22/83

OUT OF STATE BANK HOLDING COMPANIES
AS OF MARCH 23, 1988
with West Virginia Subsidiaries

BHC	SUBS	Principal State	Acquired Date
American Bancorporation, Wheeling	Wheeling National Bank, Wheeling	Ohio	03/01/88
First United Corporation, Oakland	First National Bank of Piedmont, Piedmont	Maryland	/ /

MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

Fifth District

Location	Name of Bank
Bluefield	Valley Bank & Trust Company
Bruceton Mills	Bruceton Bank
Charles Town	Peoples Bank of Charles Town
Eleanor	Buffalo Bank
Gassaway	Bank of Gassaway
Grafton	Blueville Bank of Grafton
Greenville	Bank of Greenville
Hurricane	Putnam County Bank
Mullens	Peoples Bank of Mullens
Petersburg	Potomac Valley Bank
Philippi	Barbour County Bank
Princeton	First Community Bank - Princeton
Ranson	Blakeley Bank and Trust Company
Ripley	Bank of Ripley
Spencer	The Traders Bank
St. Marys	Pleasants County Bank
Summersville	One Valley Bank of Summersville, Inc.
Union	Bank of Monroe
Wardensville	Capon Valley Bank
White Sulphur Springs	Bank of White Sulphur Springs

Fourth District

Sistersville	First Tyler Bank and Trust Company
Wheeling	Wheeling Dollar

TOTAL DEPOSITS OF STATE BANKS AND TRUST COMPANIES

		June 30	December 31
1891	49	$ 8,330,896.96	
1892	50	9,418,513.26	
1893	55	9,173,210.89	
1894	56	9,066,980.99	
1895	58	9,698,088.10	
1896	60	10,609,880.96	
1897	68	11,195,954.26	
1898	74	13,069,203.84	
1899	76	16,284,286.99	
1900	89	21,323,927.06	
1901	102	26,782,556.39	
1902	115	32,872,669.70	
1903	148	38,908,768.65	
1904	151	39,718,672.40	
1905	160	44,475,261.76	
1906	172	50,172,070.43	
1907	170	42,217,945.73	
1908	169	49,057,009.66	
1909	177	54,472,082.82	
1910	179	59,198,505.66	
1911	189	62,830,866.93	
1912	191	67,121,377.66	
1913	193	73,744,655.57	
1914	196	76,248,436.90	
1915	194	72,174,645.53	
1916	193	83,745,205.95	
1917	202	112,210,611.06	
1918	207	119,960,032.99	
1919	217	128,932,373.05	
1920	217	154,440,268.50	—
1921	226	170,370,924.58	
1922	225	162,196,400.69	
1923	222	186,802,607.79	
1924	225	183,922,397.64	
1925	221	185,809,943.35	
1926	222	191,368,336.94	
1927	217	196,124,549.14	
1928	211	188,973,732.46	
1929	194	183,588,364.19	
1930	179	171,834,408.41	
1931	158	152,246,966.13	
1932	130	118,369,963.91	
1933	106	96,127,697.56	
1934	103	105,705,643.18	
1935	103	112,347,686.41	
1936	106	130,527,814.39	
1937	107	138,156,024.55	
1938	105	129,881,922.07	

1939	103	132,063,704.11	
1940	104	142,706,065.42	
1941	104	161,259,278.21	
1942	103	276,258,917.46	
1943	103	234,274,849.87	
1944	103	287,740,441.45	
1945	102	357,010,963.85	
1946	103	397,649,285.93	
1947	105	389,488,849.48	
1948	106	421,530,516.50	
1949	105	438,140,787.28	
1950	106	438,050,962.35	
1951	106	445,537,131.66	
1952	107	485,139,520.34	
1953	108	496,003,234.65	
1954	107	487,508,976.67	
1955	107	492,254,844.78	
1956	105	515,571,801.85	
1957	106	530,944,174.68	
1958	106	543,899,522.02	
1959	107	546,075,415.61	
1960	106	577,165,334.45	
1961	105	599,958,605.59	
1962	104	629,094,484.52	
1963	106	695,293,891.64	
1964	106	735,200,603.15	
1965	107	806,117,555.58	
1966	108	901,612,306.07	
1967	111	982,561,500.64	
1968	115	1,027,946,457.41	
1969	115	1,201,452,391.52	
1970	115	1,318,477,442.38	
1971	115	1,572,202,374.46	
1972	113	1,668,089,125.48	
1973	115	1,890,623,965.63	
1974	114	2,122,776,501.17	
1975	115	2,181,542,896.13	
1976	118	2,478,472,000.00	
1977	118	2,823,225,000.00	
1978	121	3,117,639,000.00	
1979	126	3,396,176,000.00	
1980	127	3,654,510,000.00	3,822,250,000.00
1981	128	3,956,008,000.00	4,168,495.000.00
1982	130	4,472,403,000.00	4,473,055.000.00
1983	129	4,671,595,000.00	4,762,043.000.00
1984	127	4,877,437,000.00	4,954,947.000.00
1985	125	5,105,124,000.00	5,200,822.000.00
1986	115	5,333,280,000.00	5,378,028,000.00
1987	112	5,413,907,000.00	5,399,942,000.00

COMPARATIVE ABSTRACT

Showing Condition of State Banks in the STATE OF WEST VIRGINIA
At the Close of Business on the Dates indicated
As Compiled by the Commissioner of Banking

($ in thousands)

	12-31-86	12-31-87	Change + or -	
Number of Banks	115	112	3 -	
ASSETS				
Cash and due from banks	$ 390,303	$ 386,684	$ 3,619	-
Total securities	2,001,510	1,961,588	39,922	-
Federal funds sold	406,502	327,386	79,116	-
Net loans and leases	3,079,049	3,208,405	129,356	+
Trading accounts	4,005	497	3,508	-
Fixed assets	123,294	132,244	8,950	+
Other real estate owned other than bank premises	20,282	24,074	3,792	+
Other assets	93,377	89,863	3,514	-
TOTAL ASSETS	$ 6,118,322	$ 6,130,741	$ 12,419	+
LIABILITIES				
Total deposits	$ 5,378,028	$ 5,399,942	$ 21,914	+
Federal funds purchased	112,993	99,931	13,062	-
Other borrowings	25,960	23,521	2,439	-
Mortgage payable	1,362	1,516	154	+
Acceptances executed and outstanding	-0-	-0-	-0-	
Subordinated notes and debentures	-0-	-0-	-0-	
Other liabilities	57,950	57,195	755	-
TOTAL LIABILITIES	$ 5,576,293	$ 5,582,105	$ 5,812	+
Total equity capital	542,029	548,636	6,607	+
TOTAL LIABILITIES AND CAPITAL	$ 6,118,322	$ 6,130,741	$ 12,419	+

COMPARATIVE ABSTRACT

TWELVE MONTHS ENDING DECEMBER 31, 1986 AND DECEMBER 31, 1987
OF STATE BANKS IN WEST VIRGINIA

Number of Banks	12-31-86 115	% of Total Interest Income	12-31-87 112	% of Total Interest Income
INTEREST INCOME				
Interest and fees on loans	$ 338,310	61.40	$ 333,539	63.68
Income from lease financing	103	.02	107	.02
Interest income on balances due from depository institutions	8,048	1.46	9,073	1.73
Interest and dividends on securities	175,768	31.90	155,342	29.66
Interest income from trading accounts	51	—	352	—
Interest on federal funds sold	28,689	5.22	25,332	4.84
Total interest income	$ 550,969	100.00	$ 523,745	100.00
INTEREST EXPENSE				
Interest on deposits	$ 305,960	55.53	$ 283,359	54.10
Expense of federal funds purchased	7,376	1.34	5,641	1.08
Interest on borrowed money	1,315	.24	1,646	.31
Interest on mortgage indebtedness and leases	185	.03	132	.03
Interest on subordinated notes and debentures	—	—	—	—
Total interest expense	$ 314,836	57.14	$ 290,778	55.52
Net interest income	$ 236,133	42.86	$ 232,967	44.48
Provision for loan and lease losses	$ 21,612		$ 20,490	
Net interest income after provisions for loan losses	$ 214,521		$ 212,477	
Noninterest income	27,662		29,599	
Securities (gains or losses)	7,580		3,979	
Noninterest expense	171,047		171,731	
Income before income tax expense	78,716		74,324	
Income tax expense	11,973		14,737	
Extraordinary items, Net of tax	2,719		1,792	
Net Income	$ 69,462		$ 61,379	

INFORMATION CONCERNING TRUST DEPARTMENTS OF TWENTY-FIVE STATE BANKS AND TRUST COMPANIES EXERCISING FIDUCIARY POWERS

(In thousands)

	12-31-86	12-31-87
Number of trust accounts	6,483	5,818
Total trust department assets	$ 1,117,870,513	$ 1,209,348,043
Trust department gross income (last 12 months)	$ 4,199,743	$ 4,448,921
Trust department expense (actual or estimated for the last 12 months)	$ 2,825,556	$ 2,926,549
Net profit	$ 1,374,188	$ 1,522,372

Information Concerning State Banks and Trust Companies For The Calendar Year of 1987

Effective 12-21-87 - Gilbert Bank & Trust Company, Gilbert and American National Bank. Logan merged into Matewan National Bank, Matewan. Both banks operate as branches of Matewan National Bank. Former Chief Executive Officer, Carl Lambert of Gilbert Bank and Trust Company is President at First Community Bank, Princeton.

Effective 1-1-88 - First Community Bank, Princeton and First Community Bank - Adrian Buckhannon merged together with the lead bank located in Princeton. Jim Harrison remains Chief Executive Officer with Carl Lambert as President.

Effective 1-2-88 - Bank of Lubeck, Parkersburg merged with One Valley Bank, National Association, Charleston.

Effective 12-31-87 - Citizens Industrial Financing Corporation, Morgantown became a commercial bank. Changed name to Citizens Bank of Morgantown, Inc.

Effective 9-1-87 - Half Dollar Bank & Trust, Wheeling merged into United National Bank-North, Wheeling.

Effective 9-1-87 - Bank of St. Albans merged into Kanawha Valley Bank, N. A., Charleston.

Effective 7-13-87 - First State Bank Elkins, Inc., Elkins opened for business.

Effective 6-30-87 - Bank of Athens, Athens merged with Mercer County Bank, Princeton.

Effective 1-1-87 - One Valley National Bank of Hurricane merged into Kanawha Valley Bank, N. A., Charleston.

NAME CHANGES

Effective 11-30-87 - Farmers & Merchants Bank of Cairo changed name to Farmers and Merchants Bank of Ritchie County.

Effective 8-3-87 - The Chemical Bank of South Charleston changed name to National Bank of Commerce of South Charleston.

Effective 9-1-87 - Kanawha Valley Bank, N. A., Charleston changed name to One Valley Bank, National Association, Charleston.

The Security Bank of Huntington changed name to One Valley Bank of Huntington, Inc.

Mercer County Bank, Princeton changed name to One Valley Bank of Mercer County, Inc.

Citizens National Bank of Martinsburg changed name to One Valley Bank of Martinsburg, N. A.

New River Banking and Trust Company, Oak Hill changed name to One Valley Bank of Oak Hill, Inc.

Farmers and Merchants Bank of Morgantown changed name to One Valley Bank of Morgantown, Inc.

Farmers and Merchants Bank of Summersville changed name to One Valley Bank of Summersville, Inc.

Seneca National Bank, Ronceverte changed name to One Valley Bank of Ronceverte, N. A.

First National Bank of Terra Alta changed name to One Valley Bank of Terra Alta, N. A. Effective 9-3-87 - One Valley Bank of Terra Alta, N. A. merged into One Valley Bank of Morgantown, Inc.

Effective 10-15-86 - Stonewall National Bank, Weston changed name to Community Bank & Trust - Stonewall National Association, Weston.

OFFICIAL NOTIFICATION

FLOATING MORTGAGE CEILINGS

Pursuant to the provisions of Chapter 47-6-5b of the West Virginia Code, the Commissioner of Banking has ordered that the maximum rate for any nonprecomputed loan of money made under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated:

Also Pursuant to the provisions of §31A-4-30a of the West Virginia Code, the Commissioner of Banking has ordered a maximum rate of interest on loans of money made by persons or by banks chartered under state law in the Fourth and Fifth Federal Reserve Districts as follows until the discount rates now in effect change:

Floating Mortgage Rate	Discount + 1%	
January, 1987	9.00% per year	
February 1987	*8.75% per year	
March, 1987	9.00% per year	
April, 1987	9.00% per year	
June, 1987	9.75% per year	
July, 1987	10.25% per year	
August, 1987	10.00% per year	
September, 1987	10.25% per year	7.00% per year (9/04/87)
October, 1987	10.50% per year	
November, 1987	11.00% per year	
December, 1987	11.00% per year	
January, 1988	10.50% per year	
February, 1988	10.50% per year	
March, 1988	10.25% per year	
April, 1988	10.00% per year	
May, 1988	10.25% per year	

*Formula based on 30 year maturities only. U. S. Treasury discontinued 20 year bonds on 12/31/86.

ATHENS, BANK OF ATHENS

President, A. G. Hill — Cashier, Gloria J. Hopkins

	In Thousands	
	12-31-86	12-31-87
Capital	120	Merged into
Surplus	500	Mercer County
Undivided Profits	1,857	Bank
Deposits	24,537	Princeton
Loans & Discounts	7,768	6/30/87
Cash & Due from Banks	1,892	
Investment Securities	16,783	
Total Assets	27,296	

BARBOURSVILLE, THE FIRST STATE BANK

President, P. J. Vallandingham — Robert Jackson Dilley

	In Thousands	
	12-31-86	12-31-87
Capital	425	425
Surplus	612	612
Undivided Profits	1,615	1,750
Deposits	33,617	36,194
Loans & Discounts	23,123	25,923
Cash & Due from Banks	3,345	2,290
Investment Securities	8,018	6,114
Total Assets	36,628	39,378

BECKLEY, BANK OF RALEIGH

President, Frank S. Harkins, Jr. — Cashier, Michael Bolen

	In Thousands	
	12-31-86	12-31-87
Capital	960	960
Surplus	6,439	6,439
Undivided Profits	12,621	13,580
Deposits	172,246	172,306
Loans & Discounts	111,312	115,508
Cash & Due from Banks	8,251	7,176
Investment Securities	78,056	76,112
Total Assets	205,228	208,737

BELINGTON, BANK OF BELINGTON

President, I. I. Pitensberger — Cashier, R. S. Whittaker

	In Thousands	
	12-31-86	12-31-87
Capital	630	630
Surplus	1,370	1,370
Undivided Profits	97	366
Deposits	25,849	29,481
Loans & Discounts	12,112	12,504
Cash & Due from Banks	8,547	7,379
Investment Securities	6,729	11,063
Total Assets	28,412	32,280

BERKELEY SPRINGS, MORGAN COUNTY STATE BANK

President, Gary L. Lovejoy — Cashier, Mildred M. Sharp

	In Thousands	
	12-31-86	12-31-87
Capital	500	500
Surplus	257	257
Undivided Profits	57	157
Deposits	12,725	13,854
Loans & Discounts	6,861	8,571
Cash & Due from Banks	813	1,353
Investment Securities	5,258	4,228
Total Assets	13,627	14,872

BLUEFIELD, THE COMMERCIAL BANK OF BLUEFIELD

President, Robert W. Culler — Cashier, Felia Sloan Smith

	In Thousands	
	12-31-86	12-31-87
Capital	600	600
Surplus	1,000	1,000
Undivided Profits	846	1,342
Deposits	28,490	28,625
Loans & Discounts	16,872	19,870
Cash & Due from Banks	1,663	872
Investment Securities	10,755	13,571
Total Assets	31,186	36,328

BLUEFIELD, PEOPLES BANK OF BLUEWELL

President, W. K. Bentley — Cashier, Dorwin D. Byrd

	In Thousands	
	12-31-86	12-31-87
Capital	300	300
Surplus	300	300
Undivided Profits	2,307	2,443
Deposits	28,623	30,327
Loans & Discounts	13,591	13,247
Cash & Due from Banks	2,178	2,113
Investment Securities	15,110	15,099
Total Assets	31,679	33,634

BLUEFIELD, VALLEY BANK AND TRUST COMPANY

President, William A. Loving, Jr. — Cashier,

	In Thousands	
	12-31-86	12-31-87
Capital	600	600
Surplus	600	600
Undivided Profits	440	464
Deposits	11,618	12,806
Loans & Discounts	6,898	7,541
Cash & Due from banks	2,796	5,072
Investment Securities	4,542	3,551
Total Assets	14,754	14,659

BRIDGEPORT, BRIDGEPORT BANK

President, Robert E. Moran — Cashier,

	In Thousands	
	12-31-86	12-31-87
Capital	750	750
Surplus	925	925
Undivided Profits	1,647	1,829
Deposits	30,890	30,252
Loans & Discounts	13,363	16,626
Cash & Due from Banks	2,035	941
Investment Securities	18,287	15,389
Total Assets	35,740	35,314

BRUCETON MILLS, BRUCETON BANK

President, Ward F. Thomas — Cashier, Loretta Christopher

	In Thousands	
	12-31-86	12-31-87
Capital	266	266
Surplus	1,234	1,234
Undivided Profits	3,139	3,575
Deposits	57,319	61,804
Loans & Discounts	39,132	43,936
Cash & Due from Banks	1,980	3,143
Investment Securities	19,731	17,053
Total Assets	63,086	68,436

BUCKHANNON, FIRST COMMUNITY BANK - ADRIAN BUCKHANNON

President, Bradley W. Adkins — Cashier, Ann Ours

	In Thousands	
	12-31-86	12-31-87
Capital	260	260
Surplus	4,189	4,189
Undivided Profits	(621)	771
Deposits	41,243	39,172
Loans & Discounts	26,424	29,506
Cash & Due from Banks	4,912	2,723
Investment Securities	12,682	7,219
Total Assets	46,304	45,316

CEREDO, FIRST BANK OF CEREDO

President, Floyd H. Stark — Cashier, J. Richard Stark

	In Thousands	
	12-31-86	12-31-87
Capital	652	652
Surplus	3,739	3,739
Undivided Profits	3,378	3,340
Deposits	101,657	110,371
Loans & Discounts	72,745	81,493
Cash & Due from Banks	11,920	8,228
Investment Securities	21,993	21,454
Total Assets	113,065	122,819

CHAPMANVILLE, BANK OF CHAPMANVILLE

President, Henry C. Hager, III

Cashier, Margaret McCormick

	In Thousands	
	12-31-86	12-31-87
Capital	600	600
Surplus	600	600
Undivided Profits	1,172	1,170
Deposits	17,515	18,180
Loans & Discounts	11,287	12,392
Cash & Due from Banks	1,326	896
Investment Securities	6,181	4,718
Total Assets	20,029	20,686

CHARLESTON, AMERIBANK, CHARLESTON

President, Rick D. Wilcox

Cashier, Sheila Derreberry

	In Thousands	
	12-31-86	12-31-87
Capital	302	303
Surplus	522	523
Undivided Profits	449	515
Deposits	16,734	13,904
Loans & Discounts	9,078	10,985
Cash & Due from Banks	1,278	1,525
Investment Securities	7,137	1,517
Total Assets	18,336	15,645

CHARLESTON, SOUTH HILLS BANK

President, Larry L. Dawson

Roger T. Nelson

	In Thousands	
	12-31-86	12-31-87
Capital	875	875
Surplus	700	703
Undivided Profits	2,256	2,647
Deposits	30,650	32,929
Loans & Discounts	13,596	16,044
Cash & Due from Banks	1,288	1,710
Investment Securities	19,491	16,069
Total Assets	35,420	37,594

CHARLES TOWN, THE BANK OF CHARLES TOWN

President, Donald S. Smith

Cashier, Donald S. Smith

	In Thousands	
	12-31-86	12-31-87
Capital	750	750
Surplus	1,350	1,350
Undivided Profits	4,699	5,208
Deposits	76,740	92,346
Loans & Discounts	42,298	52,375
Cash & Due from Banks	5,345	4,163
Investment Securities	34,213	40,318
Total Assets	84,267	100,305

CHARLES TOWN, PEOPLES BANK OF CHARLES TOWN

President, John H. K. Christman

Cashier, Jack F. Scott

	In Thousands	
	12-31-86	12-31-87
Capital	220	220
Surplus	400	400
Undivided Profits	3,225	3,344
Deposits	53,765	53,283
Loans & Discounts	36,229	41,105
Cash & Due from Banks	2,294	2,900
Investment Securities	18,278	10,631
Total Assets	58,532	57,741

CLARKSBURG, COMMUNITY BANK & TRUST OF HARRISON COUNTY

President, David E. Brock

Cashier, Elaine Sue Dixon

	In Thousands	
	12-31-86	12-31-87
Capital	578	578
Surplus	3,282	3,252
Undivided Profits	619	800
Deposits	44,587	46,287
Loans & Discounts	26,330	26,603
Cash & Due from Banks	15,185	15,182
Investment Securities	4,790	7,258
Total Assets	49,318	53,874

CLARKSBURG, THE LOWNDES BANK

President, Thomas J. Hansberry — Cashier, E. Leigh V. Shorr

	In Thousands	
	12-31-86	12-31-87
Capital	2,996	2,996
Surplus	3,104	3,103
Undivided Profits	5,547	5,765
Deposits	136,518	132,041
Loans & Discounts	83,760	79,308
Cash & Due from Banks	6,482	10,559
Investment Securities	58,607	49,657
Total Assets	154,251	149,417

CLAY, CLAY COUNTY BANK

President, J. D. Morris — Cashier, Walter S. Legg, Jr.

	In Thousands	
	12-31-86	12-31-87
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	3,778	3,983
Deposits	28,826	32,430
Loans & Discounts	11,697	13,751
Cash & Due from Banks	2,677	2,793
Investment Securities	18,101	12,788
Total Assets	34,364	38,128

CLENDENIN, FARMERS & CITIZENS STATE BANK

President, David Abbott — Cashier, W. A. Settle

	In Thousands	
	12-31-86	12-31-87
Capital	294	294
Surplus	276	276
Undivided Profits	3,171	3,511
Deposits	51,292	57,160
Loans & Discounts	27,116	33,225
Cash & Due from Banks	2,472	2,176
Investment Securities	24,200	23,897
Total Assets	55,773	62,186

CROSS LANES, THE BANK OF CROSS LANES

President, Carroll G. Casto — Cashier, Joslyn Truett

	In Thousands	
	12-31-86	12-31-87
Capital	679	679
Surplus	295	295
Undivided Profits	1,020	1,206
Deposits	24,288	24,505
Loans & Discounts	13,319	13,404
Cash & Due from Banks	2,159	1,524
Investment Securities	10,193	8,131
Total Assets	26,543	26,926

DANVILLE, THE BANK OF DANVILLE

President, K. Stephen Morris — Cashier,

	In Thousands	
	12-31-86	12-31-87
Capital	574	784
Surplus	1,066	901
Undivided Profits	2,811	2,619
Deposits	66,154	65,437
Loans & Discounts	42,945	40,870
Cash & Due from Banks	4,522	4,128
Investment Securities	19,503	18,914
Total Assets	71,923	70,619

DUNBAR, COMMUNITY BANKING AND SAVINGS COMPANY

President, Andrew A. Payne, Jr. — Cashier, Joan Belcher

	In Thousands	
	12-31-86	12-31-87
Capital	200	200
Surplus	410	410
Undivided Profits	1,019	1,028
Deposits	14,786	15,563
Loans & Discounts	4,982	4,598
Cash & Due from Banks	694	906
Investment Securities	10,996	10,676
Total Assets	17,241	17,923

ELEANOR, THE BUFFALO BANK

President, Anna Belle Brown — Cashier, Winston C. Brown

	In Thousands	
	12-31-86	12-31-87
Capital	50	50
Surplus	200	200
Undivided Profits	2,290	2,747
Deposits	35,007	37,506
Loans & Discounts	21,856	29,398
Cash & Due from Banks	1,928	2,015
Investment Securities	12,026	9,036
Total Assets	38,083	42,628

ELIZABETH, WIRT COUNTY BANK

President, James H. Roberts — Cashier, Larry W. Sullivan

	In Thousands	
	12-31-86	12-31-87
Capital	200	200
Surplus	1,000	1,000
Undivided Profits	1,107	1,265
Deposits	15,163	15,537
Loans & Discounts	7,000	8,131
Cash & Due from Banks	730	488
Investment Securities	9,147	7,111
Total Assets	17,547	18,126

ELKINS, DAVIS TRUST COMPANY

President, R. E. Wilmoth — Cashier, Robert N. Skinner

	In Thousands	
	12-31-86	12-31-87
Capital	2,000	2,000
Surplus	2,000	2,000
Undivided Profits	2,526	3,081
Deposits	72,332	75,151
Loans & Discounts	35,664	39,650
Cash & Due from Banks	3,060	3,084
Investment Securities	38,446	22,546
Total Assets	79,317	82,700

ELKINS, FIRST STATE BANK

President, Cashier, Wilma Raese

		In Thousands
	12-31-86	12-31-87
Capital	Opened	600
Surplus	for	1,050
Undivided Profits	business	(276)
Deposits	7/13/87	13,986
Loans & Discounts		4,971
Cash & Due from Banks		578
Investment Securities		7,726
Total Assets		15,414

FAIRMONT, THE SECURITY BANK

President, Rod H. Gallagher Cashier, Debbi Wilson

		In Thousands
	12-31-86	12-31-87
Capital	100	100
Surplus	600	600
Undivided Profits	175	8
Deposits	7,774	6,374
Loans & Discounts	5,404	5,342
Cash & Due from Banks	84	276
Investment Securities	2,647	861
Total Assets	8,827	7,109

FAIRVIEW, THE BANK OF WADESTOWN

President, Brian K. Wilson Cashier, Craig E. Henderson

		In Thousands
	12-31-86	12-31-87
Capital	100	100
Surplus	500	500
Undivided Profits	1,260	1,290
Deposits	22,223	22,484
Loans & Discounts	11,802	9,433
Cash & Due from Banks	1,934	2,130
Investment Securities	9,855	10,178
TOTAL ASSETS	24,263	24,616

FOLLANSBEE, BANK OF FOLLANSBEE

President, Jeffrey G. Quillen

Cashier, Jeffrey G. Quillen

	In Thousands	
	12-31-86	12-31-87
Capital	50	50
Surplus	150	150
Undivided Profits	980	1,127
Deposits	10,025	13,215
Loans & Discounts	5,304	6,516
Cash & Due from Banks	657	749
Investment Securities	4,813	6,470
TOTAL ASSETS	11,287	14,845

FRANKLIN, PENDLETON COUNTY BANK

President, Richard Homan

Cashier, Phyllis Sponaugle

	In Thousands	
	12-31-86	12-31-87
Capital	75	750
Surplus	750	750
Undivided Profits	5,487	6,302
Deposits	51,069	56,766
Loans & Discounts	31,734	36,820
Cash & Due from Banks	1,476	1,232
Investment Securities	24,228	20,268
TOTAL ASSETS	59,025	65,253

GASSAWAY, BANK OF GASSAWAY

President, John D. Heater

Cashier, L. Dale Cox

	In Thousands	
	12-31-86	12-31-87
Capital	1,000	1,000
Surplus	2,000	2,000
Undivided Profits	2,584	2,605
Deposits	44,359	49,655
Loans & Discounts	20,309	25,130
Cash & Due from Banks	1,395	2,422
Investment Securities	26,746	25,331
TOTAL ASSETS	50,324	55,956

GILBERT, GILBERT BANK AND TRUST COMPANY

President, Carl B. Lambert, Jr. — Cashier, Janice Miller

	In Thousands	
	12-31-86	12-31-87
Capital	450	Merged into
Surplus	1,300	Matewan
Undivided Profits	3,830	National
Deposits	56,020	Bank,
Loans & Discounts	28,193	Matewan
Cash & Due from Banks	3,267	
Investment Securities	30,470	
TOTAL ASSETS	63,726	

GLENVILLE, KANAWHA UNION BANK

President, Thomas McPherson — Cashier, Martha L. Harold

	In Thousands	
	12-31-86	12-31-87
Capital	100	100
Surplus	4,000	4,000
Undivided Profits	4,301	4,663
Deposits	66,106	65,942
Loans & Discounts	43,511	45,962
Cash & Due from Banks	8,681	6,774
Investment Securities	22,794	18,470
TOTAL ASSETS	77,133	76,994

GRAFTON, THE BLUEVILLE BANK OF GRAFTON

President, Thomas Harmon — Cashier,

	In Thousands	
	12-31-86	12-31-87
Capital	1,785	1,961
Surplus	1,720	1,720
Undivided Profits	867	711
Deposits	61,688	56,378
Loans & Discounts	44,512	48,457
Cash & Due from Banks	2,039	2,862
Investment Securities	17,891	7,746
TOTAL ASSETS	67,581	62,451

GRANTSVILLE, THE CALHOUN COUNTY BANK

President, Donald W. Morris — Cashier, Yvonne Elliott

	In Thousands	
	12-31-86	12-31-87
Capital	304	307
Surplus	529	556
Undivided Profits	3,050	3,417
Deposits	38,515	39,164
Loans & Discounts	24,527	24,870
Cash & Due from Banks	1,337	1,407
Investment Securities	15,630	13,715
TOTAL ASSETS	42,830	43,669

GREENVILLE, BANK OF GREENVILLE

President, R. Warren Ellison — Cashier, Curtis Ballard

	In Thousands	
	12-31-86	12-31-87
Capital	48	48
Surplus	225	225
Undivided Profits	444	492
Deposits	8,289	8,616
Loans & Discounts	4,506	4,830
Cash & Due from Banks	504	647
Investment Securities	3,851	3,308
TOTAL ASSETS	9,090	9,450

HARMAN, THE STOCKMAN BANK OF HARMAN

President, Doan Harman — Cashier, G. R. Cooper

	In Thousands	
	12-31-86	12-31-87
Capital	25	25
Surplus	200	200
Undivided Profits	747	759
Deposits	6,738	7,048
Loans & Discounts	4,059	4,437
Cash & Due from Banks	1,721	1,455
Investment Securities	1,823	900
TOTAL ASSETS	7,763	8,087

HARRISVILLE, FARMERS AND MERCHANTS BANK OF RITCHIE COUNTY

President, Morris B. Wilkins — Cashier, Martha K. Kellar

	In Thousands	
	12-31-86	12-31-87
Capital	25	25
Surplus	300	300
Undivided Profits	598	688
Deposits	10,335	11,276
Loans & Discounts	7,822	7,966
Cash & Due from Banks	1,735	1,930
Investment Securities	1,572	1,656
TOTAL ASSETS	11,388	12,421

HARRISVILLE, THE UNION BANK OF HARRISVILLE

President, Raymond W. Jones — Cashier,

	In Thousands	
	12-31-86	12-31-87
Capital	1,200	480
Surplus	1,000	1,720
Undivided Profits	342	621
Deposits	33,267	32,984
Loans & Discounts	17,810	18,557
Cash & Due from Banks	6,443	9,421
Investment Securities	10,899	8,759
TOTAL ASSETS	36,208	37,632

HUNDRED, BANK OF HUNDRED

President, C. C. Spitznogle — Cashier, Donald C. Clovis

	In Thousands	
	12-31-86	12-31-87
Capital	100	100
Surplus	700	700
Undivided Profits	3,574	3,932
Deposits	23,136	25,320
Loans & Discounts	7,968	9,416
Cash & Due from Banks	1,703	851
Investment Securities	17,499	17,807
TOTAL ASSETS	27,836	30,472

HUNTINGTON, *ONE VALLEY BANK OF HUNTINGTON

President, J. G. Call — Cashier, Jim Daniel, Jr.

*Formerly The Security Bank of Huntington

	In Thousands	
	12-31-86	12-31-87
Capital	550	550
Surplus	1,850	1,450
Undivided Profits	5,518	5,876
Deposits	107,662	109,112
Loans & Discounts	87,019	88,079
Cash & Due from Banks	8,633	5,475
Investment Securities	19,019	16,885
TOTAL ASSETS	121,061	118,111

HUNTINGTON, THE TWENTIETH STREET BANK

President, B. C. McGinnis, III — Cashier, C. E. Fry

	In Thousands	
	12-31-86	12-31-87
Capital	1,500	1,500
Surplus	7,500	7,500
Undivided Profits	4,337	5,032
Deposits	194,048	201,557
Loans & Discounts	109,202	114,127
Cash & Due from Banks	11,493	14,832
Investment Securities	81,891	67,966
TOTAL ASSETS	211,099	218,374

HURRICANE, PUTNAM COUNTY BANK

President, Jack R. Wilson — Cashier, Gary Sargent

	In Thousands	
	12-31-86	12-31-87
Capital	300	300
Surplus	1,000	1,000
Undivided Profits	9,185	9,879
Deposits	128,377	138,665
Loans & Discounts	45,621	60,183
Cash & Due from Banks	12,099	10,168
Investment Securities	77,647	70,421
TOTAL ASSETS	139,214	150,361

IAEGER, THE BANK OF IAEGER

President, C. O. Davis, Sr. Cashier, Donald P. Morgan

	In Thousands	
	12-31-86	12-31-87
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	4,806	4,926
Deposits	26,600	26,199
Loans & Discounts	5,657	5,649
Cash & Due from Banks	1,625	1,301
Investment Securities	25,049	24,130
TOTAL ASSETS	33,245	32,917

KEYSER, FARMERS AND MERCHANTS BANK OF KEYSER

President, Harlan Bell Cashier, Glen A. Ryan

	In Thousands	
	12-31-86	12-31-87
Capital	1,287	1,287
Surplus	1,091	1,091
Undivided Profits	3,012	3,509
Deposits	57,529	59,757
Loans & Discounts	28,849	33,130
Cash & Due from Banks	2,191	2,235
Investment Securities	31,084	29,004
TOTAL ASSETS	63,739	66,382

LAVALETTE, LAVALETTE STATE BANK

President, Auxier L. Marcum Cashier, Lois A. Booten

	In Thousands	
	12-31-86	12-31-87
Capital	570	570
Surplus	428	428
Undivided Profits	835	864
Deposits	22,267	24,889
Loans & Discounts	8,810	11,806
Cash & Due from Banks	1,083	951
Investment Securities	11,031	12,113
TOTAL ASSETS	24,607	27,223

LOGAN, LOGAN BANK & TRUST COMPANY

President, Frank H. Oakley — Cashier, T. Bart Willis

	In Thousands	
	12-31-86	12-31-87
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	3,869	3,873
Deposits	40,921	37,639
Loans & Discounts	22,264	21,373
Cash & Due from Banks	1,719	1,733
Investment Securities	21,157	15,879
TOTAL ASSETS	47,917	43,747

LOST CREEK, THE HARRISON COUNTY BANK

President, David H. Nutter — Cashier, Monte E. Small

	In Thousands	
	12-31-86	12-31-87
Capital	160	160
Surplus	900	900
Undivided Profits	2,987	3,312
Deposits	28,254	33,021
Loans & Discounts	17,600	21,482
Cash & Due from Banks	2,589	3,565
Investment Securities	11,513	10,216
TOTAL ASSETS	32,940	37,980

MAN, THE BANK OF MAN

President, Charles G. Ellis — Cashier, Jean Klipa

	In Thousands	
	12-31-86	12-31-87
Capital	225	225
Surplus	400	400
Undivided Profits	5,971	6,398
Deposits	40,218	43,757
Loans & Discounts	19,248	21,273
Cash & Due from Banks	3,722	5,389
Investment Securities	23,006	20,161
TOTAL ASSETS	47,782	51,420

MANNINGTON, FIRST EXCHANGE BANK

President, A. Dale Poling — Cashier, Nellie M. Fluharty

	In Thousands	
	12-31-86	12-31-87
Capital	100	1,000
Surplus	1,400	1,400
Undivided Profits	1,023	1,194
Deposits	38,882	43,820
Loans & Discounts	23,006	22,581
Cash & Due from Banks	1,946	1,918
Investment Securities	15,403	20,610
TOTAL ASSETS	42,660	47,886

MARLINTON, BANK OF MARLINTON

President, W. Sherman Beard — Cashier, Melvin Lee Anderson

	In Thousands	
	12-31-86	12-31-87
Capital	200	200
Surplus	800	800
Undivided Profits	3,309	3,564
Deposits	30,852	31,902
Loans & Discounts	9,313	10,222
Cash & Due from Banks	1,633	2,443
Investment Securities	22,067	20,862
TOTAL ASSETS	35,209	36,258

MARTINSBURG, MERCHANTS & FARMERS BANK

President, John L. Nadenbousch — Cashier, E. L. Weidman, Jr.

	In Thousands	
	12-31-86	12-31-87
Capital	1,000	1,000
Surplus	1,410	1,410
Undivided Profits	2,215	2,716
Deposits	46,892	47,260
Loans & Discounts	23,746	27,439
Cash & Due from Banks	3,356	3,240
Investment Securities	22,697	16,369
TOTAL ASSETS	52,008	52,690

McMECHEN, THE BANK OF McMECHEN

President, Michael E. Moore — Cashier, Linda Miller

	In Thousands	
	12-31-86	12-31-87
Capital	594	594
Surplus	300	300
Undivided Profits	941	1,052
Deposits	21,182	21,436
Loans & Discounts	9,100	11,538
Cash & Due from Banks	1,641	1,895
Investment Securities	11,408	8,714
TOTAL ASSETS	23,203	23,556

MIDDLEBOURNE, UNION BANK OF TYLER COUNTY

President, Gary R. Davis — Cashier, Patricia G. Mason

	In Thousands	
	12-31-86	12-31-87
Capital	144	144
Surplus	739	739
Undivided Profits	2,223	2,449
Deposits	28,740	28,807
Loans & Discounts	17,398	18,300
Cash & Due from Banks	1,612	2,155
Investment Securities	11,710	8,514
TOTAL ASSETS	32,189	32,340

MILL CREEK, BANK OF MILL CREEK

President, James E. Wallace — Cashier, Andrew T. Doig

	In Thousands	
	12-31-86	12-31-87
Capital	100	103
Surplus	200	247
Undivided Profits	1,354	1,549
Deposits	22,084	25,784
Loans & Discounts	15,095	16,657
Cash & Due from Banks	2,481	2,859
Investment Securities	5,605	7,126
TOTAL ASSETS	24,280	28,226

MILTON, MILTON TRI—COUNTY BANK

President, R. Wade Caskey — Cashier, Valerie L. Holsinger

	In Thousands	
	12-31-86	12-31-87
Capital	166	166
Surplus	841	841
Undivided Profits	(348)	(290)
Deposits	6,717	10,648
Loans & Discounts	4,366	6,950
Cash & Due from Banks	1,180	572
Investment Securities	1,392	3,254
TOTAL ASSETS	7,455	11,472

MORGANTOWN, CITIZENS INDUSTRIAL FINANCING CORPORATION

President, James R. Camp — Cashier, Joseph Camp

	In Thousands	
	12-31-86	12-31-87
Capital	200	200
Surplus	1,000	1,000
Undivided Profits	1,811	2,153
Deposits	20,603	21,419
Loans & Discounts	15,561	17,182
Cash & Due from Banks	2,721	2,081
Investment Securities	4,989	3,888
TOTAL ASSETS	24,185	25,315

MORGANTOWN, *ONE VALLEY BANK OF MORGANTOWN

President, Herald R. Baughmann — Cashier, Jay G. Lauver

*Formerly Farmers and Merchants Bank

	In Thousands	
	12-31-86	12-31-87
Capital	1,999	2,537
Surplus	3,462	4,403
Undivided Profits	6,486	7,381
Deposits	137,775	178,582
Loans & Discounts	113,332	147,719
Cash & Due from Banks	10,216	9,914
Investment Securities	43,631	35,140
TOTAL ASSETS	174,198	217,234

MOUNDSVILLE, MERCANTILE BANKING AND TRUST COMPANY

President, C. Michael Blair

Cashier, Dale D. Knutsen, Jr.

	In Thousands	
	12-31-86	12-31-87
Capital	2,000	2,000
Surplus	1,100	1,100
Undivided Profits	5,757	5,909
Deposits	81,572	84,857
Loans & Discounts	35,111	40,065
Cash & Due from Banks	4,556	3,782
Investment Securities	48,144	45,482
TOTAL ASSETS	91,290	94,383

MULLENS, THE PEOPLES BANK OF MULLENS

President, William A. Davis

Cashier, R. L. Bowling

	In Thousands	
	12-31-86	12-31-87
Capital	1,200	1,200
Surplus	1,200	1,200
Undivided Profits	5,891	6,516
Deposits	74,154	78,066
Loans & Discounts	29,290	25,815
Cash & Due from Banks	2,023	3,395
Investment Securities	49,921	48,750
TOTAL ASSETS	83,484	87,930

NAUGATUCK, BANK OF MINGO

President, H. K. White

Cashier, Nadine Mitchell

	In Thousands	
	12-31-86	12-31-87
Capital	400	400
Surplus	400	400
Undivided Profits	1,833	2,084
Deposits	33,378	34,719
Loans & Discounts	21,253	22,945
Cash & Due from Banks	1,857	2,320
Investment Securities	12,345	10,665
TOTAL ASSETS	36,655	38,068

NEWELL, NORTHERN HANCOCK BANK & TRUST COMPANY

President, Frederick J. Quinn — Cashier,

	In Thousands	
	12-31-86	12-31-87
Capital	375	597
Surplus	200	255
Undivided Profits	14	(137)
Deposits	8,421	7,399
Loans & Discounts	4,701	3,811
Cash & Due from Banks	687	1,266
Investment Securities	3,155	2,233
TOTAL ASSETS	9,051	8,158

NEW MARTINSVILLE, THE NEW MARTINSVILLE BANK

President, R. O. Swoboda — Cashier, John J. Stoflinsky

	In Thousands	
	12-31-86	12-31-87
Capital	150	150
Surplus	350	350
Undivided Profits	1,593	1,629
Deposits	23,074	22,620
Loans & Discounts	17,358	15,648
Cash & Due from Banks	1,149	1,468
Investment Securities	6,150	5,245
TOTAL ASSETS	25,647	25,120

OAK HILL, *ONE VALLEY BANK OF OAK HILL

President, Thomas E. Neal — Cashier, Geary L. Gadomski

*Formerly New River Banking & Trust Company

	In Thousands	
	12-31-86	12-31-87
Capital	480	480
Surplus	5,000	5,000
Undivided Profits	1,798	1,849
Deposits	62,832	64,085
Loans & Discounts	33,551	36,699
Cash & Due from Banks	2,631	4,310
Investment Securities	31,660	22,967
TOTAL ASSETS	70,365	71,857

OCEANA, THE BANK OF OCEANA

President, D. R. Anderson

Cashier,

	In Thousands	
	12-31-86	12-31-87
Capital	300	300
Surplus	467	467
Undivided Profits	4,381	4,567
Deposits	32,811	33,919
Loans & Discounts	16,203	12,650
Cash & Due from Banks	1,961	2,385
Investment Securities	18,949	22,751
TOTAL ASSETS	38,558	39,767

PADEN CITY, THE BANK OF PADEN CITY

President, David L. Mendenhall

Cashier, Shirley Kendle

	In Thousands	
	12-31-86	12-31-87
Capital	300	300
Surplus	504	504
Undivided Profits	783	857
Deposits	17,630	18,524
Loans & Discounts	13,635	14,466
Cash & Due from Banks	1,248	1,556
Investment Securities	3,414	2,642
TOTAL ASSETS	19,353	20,337

PARKERSBURG, BANK OF LUBECK

President, Charles O. Casto

Cashier,

	In Thousands	
	12-31-86	12-31-87
Capital	500	500
Surplus	500	500
Undivided Profits	269	(368)
Deposits	13,908	16,686
Loans & Discounts	9,743	11,137
Cash & Due from Banks	588	4,900
Investment Securities	3,959	11
TOTAL ASSETS	15,329	17,453

PARKERSBURG, COMMERCIAL BANKING AND TRUST COMPANY

President, William E. Mildren, Jr. — Cashier, Wayne F. Lee

	In Thousands	
	12-31-86	12-31-87
Capital	125	125
Surplus	4,025	4,025
Undivided Profits	3,474	3,819
Deposits	86,571	100,182
Loans & Discounts	58,610	63,632
Cash & Due from Banks	6,770	10,490
Investment Securities	29,710	26,028
TOTAL ASSETS	99,380	112,497

PARKERSBURG, COMMUNITY BANK OF PARKERSBURG

President, Cline A. Knotts — Cashier, Eugene C. Roush

	In Thousands	
	12-31-86	12-31-87
Capital	500	-500
Surplus	700	700
Undivided Profits	2,340	2,532
Deposits	34,985	40,522
Loans & Discounts	35,570	35,575
Cash & Due from Banks	3,794	3,052
Investment Securities	5,855	7,462
TOTAL ASSETS	46,575	51,052

PARKERSBURG, MOUNTAIN STATE BANK

President, Donald L. Taylor — Cashier, Robert E. Coen

	In Thousands	
	12-31-86	12-31-87
Capital	525	525
Surplus	1,000	1,000
Undivided Profits	2,481	2,616
Deposits	57,638	63,554
Loans & Discounts	28,648	31,914
Cash & Due from Banks	2,897	3,138
Investment Securities	26,589	24,489
TOTAL ASSETS	62,194	68,280

PARKERSBURG, PARKERSBURG INDUSTRIAL BANKING CORPORATION

President, Eugene C. Hartman, Jr. — Cashier, Stewart D. Walkup

	In Thousands	
	12-31-86	12-31-87
Capital	119	119
Surplus	175	175
Undivided Profits	265	186
Deposits	1,994	1,473
Loans & Discounts	1,475	1,188
Cash & Due from Banks	378	317
Investment Securities	525	250
TOTAL ASSETS	2,613	1,998

PARKERSBURG, WOOD COUNTY BANK

President, William P. Crites — Cashier, Joe D. Campbell

	In Thousands	
	12-31-86	12-31-87
Capital	2,188	2,188
Surplus	2,636	2,636
Undivided Profits	101	304
Deposits	78,938	80,893
Loans & Discounts	51,107	56,374
Cash & Due from Banks	4,865	4,782
Investment Securities	24,866	19,192
TOTAL ASSETS	85,913	88,094

PENNSBORO, THE COMMUNITY BANK

President, Wilson Davis — Cashier, Patty S. Spitz

	In Thousands	
	12-31-86	12-31-87
Capital	200	200
Surplus	200	200
Undivided Profits	1,288	1,474
Deposits	15,822	15,690
Loans & Discounts	6,827	6,755
Cash & Due from Banks	773	800
Investment Securities	9,565	8,737
TOTAL ASSETS	17,701	17,673

PETERSBURG, THE GRANT COUNTY BANK

President, George B. Moomau — Cashier, Shirley Yokum

	In Thousands	
	12-31-86	12-31-87
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	5,202	5,463
Deposits	56,395	56,694
Loans & Discounts	33,111	37,996
Cash & Due from Banks	2,660	2,009
Investment Securities	26,601	22,717
TOTAL ASSETS	63,830	64,594

PETERSBURG, POTOMAC VALLEY BANK

President, Leland Ours — Cashier, John E. McDonald

	In Thousands	
	12-31-86	12-31-87
Capital	275	899
Surplus	1,000	1,497
Undivided Profits	3,203	2,996
Deposits	47,661	47,732
Loans & Discounts	17,485	18,388
Cash & Due from Banks	5,563	4,051
Investment Securities	28,414	28,622
TOTAL ASSETS	52,611	53,636

PHILIPPI, BARBOUR COUNTY BANK

President, William O. Lantz — Cashier, W. J. Wright

	In Thousands	
	12-31-86	12-31-87
Capital	320	320
Surplus	1,000	1,000
Undivided Profits	2,607	3,179
Deposits	33,302	33,979
Loans & Discounts	14,008	13,460
Cash & Due from Banks	1,449	1,176
Investment Securities	20,682	22,886
TOTAL ASSETS	37,449	38,703

POINT PLEASANT, THE PEOPLES BANK OF POINT PLEASANT

President, Vitus Hartley, Jr. — Cashier, Jeanne M. Barney

	In Thousands	
	12-31-86	12-31-87
Capital	1,250	1,250
Surplus	1,750	1,750
Undivided Profits	3,652	2,386
Deposits	58,063	61,411
Loans & Discounts	29,035	31,322
Cash & Due from Banks	4,828	2,710
Investment Securities	28,360	31,792
TOTAL ASSETS	66,228	70,242

PRINCETON, FIRST COMMUNITY BANK, INC.

President, James L. Harrison — Cashier,

	In Thousands	
	12-31-86	12-31-87
Capital	2,619	2,619
Surplus	8,776	8,287
Undivided Profits	4,263	4,148
Deposits	171,188	178,892
Loans & Discounts	137,437	141,823
Cash & Due from Banks	13,735	9,078
Investment Securities	32,233	34,485
TOTAL ASSETS	194,478	205,220

PRINCETON, *ONE VALLEY BANK OF MERCER COUNTY, INC.

President, J. W. Thompson — Cashier, J. Eugene Wiley

*Formerly Mercer County Bank

	In Thousands	
	12-31-86	12-31-87
Capital	500	500
Surplus	716	1,336
Undivided Profits	5,858	8,264
Deposits	96,917	124,962
Loans & Discounts	44,766	62,208
Cash & Due from Banks	4,438	11,489
Investment Securities	52,288	42,886
TOTAL ASSETS	104,916	136,019

RAINELLE, FIRST STATE BANK & TRUST

President, Carlin K. Harmon — Cashier, Virginia Minter

	In Thousands	
	12-31-86	12-31-87
Capital	240	240
Surplus	400	400
Undivided Profits	3,318	3,658
Deposits	25,492	26,712
Loans & Discounts	11,018	13,575
Cash & Due from Banks	1,817	1,522
Investment Securities	15,715	15,456
TOTAL ASSETS	29,739	31,645

RANSON, BLAKELEY BANK AND TRUST COMPANY

President, Jack R. Huyett — Cashier, Jack R. Huyett

	In Thousands	
	12-31-86	12-31-87
Capital	2,323	2,323
Surplus	516	516
Undivided Profits	1,220	1,804
Deposits	47,513	55,406
Loans & Discounts	32,575	42,268
Cash & Due from Banks	3,278	2,641
Investment Securities	15,281	8,574
TOTAL ASSETS	52,215	60,766

RAVENSWOOD, JACKSON COUNTY BANK

President, Bruce E. Bingham — Cashier, Thomas M. Lookabaugh

	In Thousands	
	12-31-86	12-31-87
Capital	640	640
Surplus	860	860
Undivided Profits	2,151	2,165
Deposits	34,176	36,731
Loans & Discounts	14,551	15,680
Cash & Due from Banks	4,998	5,198
Investment Securities	17,686	15,410
TOTAL ASSETS	38,106	40,706

RICHWOOD, PEOPLES BANK OF RICHWOOD, INC.

President, Gary D. Austin

Cashier, John A. Reed

	In Thousands	
	12-31-86	12-31-87
Capital	181	181
Surplus	1,100	1,100
Undivided Profits	877	1,083
Deposits	26,992	28,432
Loans & Discounts	18,909	20,173
Cash & Due from Banks	1,659	1,603
Investment Securities	9,772	8,686
TOTAL ASSETS	31,812	34,898

RIPLEY, BANK OF RIPLEY

President, James J. Robinson

Cashier, Michael F. Hall

	In Thousands	
	12-31-86	12-31-87
Capital	323	323
Surplus	1,000	1,000
Undivided Profits	1,539	1,693
Deposits	31,515	33,368
Loans & Discounts	16,340	16,583
Cash & Due from Banks	1,260	1,716
Investment Securities	15,450	14,622
TOTAL ASSETS	34,693	36,692

ROMNEY, THE BANK OF ROMNEY

President, M. C. Biggs

Cashier, Lawrence E. Foley

	In Thousands	
	12-31-86	12-31-87
Capital	100	100
Surplus	1,500	1,500
Undivided Profits	1,957	2,397
Deposits	46,835	52,205
Loans & Discounts	27,120	32,641
Cash & Due from Banks	1,747	2,418
Investment Securities	20,542	17,171
TOTAL ASSETS	50,668	56,431

ST. ALBANS, THE BANK OF ST. ALBANS

President, J. D. Williams — Cashier, Charles R. Graham

	In Thousands	
	12-31-86	12-31-87
Capital	1,336	Merged
Surplus	925	into
Undivided Profits	5,755	Kanawha
Deposits	109,189	Valley
Loans & Discounts	64,377	Bank, N.A.
Cash & Due from Banks	3,378	Charleston
Investment Securities	47,136	9/1/87
TOTAL ASSETS	117,851	

ST. MARYS, PLEASANTS COUNTY BANK

President, Leo A. Tullius — Cashier, Marlene Medley

	In Thousands	
	12-31-86	12-31-87
Capital	500	500
Surplus	800	800
Undivided Profits	1,376	1,521
Deposits	30,637	32,610
Loans & Discounts	12,634	14,372
Cash & Due from Banks	1,402	1,605
Investment Securities	18,996	18,064
TOTAL ASSETS	33,783	35,982

SHEPHERDSTOWN, JEFFERSON SECURITY BANK

President, W. E. Knode, Jr. — Cashier, Denver L. Hipp

	In Thousands	
	12-31-86	12-31-87
Capital	600	600
Surplus	1,500	1,500
Undivided Profits	1,956	2,407
Deposits	47,258	53,879
Loans & Discounts	30,813	37,338
Cash & Due from Banks	6,083	7,597
Investment Securities	12,872	9,153
TOTAL ASSETS	51,898	59,071

SHINNSTON, FIRST BANK, SHINNSTON

President, Lanny D. Doerr — Cashier, Mary K. Romeo

	In Thousands	
	12-31-86	12-31-87
Capital	400	400
Surplus	1,500	1,500
Undivided Profits	3,712	3,954
Deposits	73,147	77,963
Loans & Discounts	43,116	43,861
Cash & Due from Banks	6,522	4,665
Investment Securities	26,021	29,931
TOTAL ASSETS	80,078	86,328

SISSONVILLE, BANK OF SISSONVILLE

President, James P. Bazzle — Cashier, David B. Kelley

	In Thousands	
	12-31-86	12-31-87
Capital	250	250
Surplus	250	250
Undivided Profits	2,025	2,137
Deposits	22,559	22,391
Loans & Discounts	14,875	16,738
Cash & Due from Banks	1,170	1,516
Investment Securities	7,996	6,024
TOTAL ASSETS	25,445	26,329

SISTERSVILLE, FIRST-TYLER BANK & TRUST COMPANY

President, R. O. Hanlin — Cashier, Jean I. Kirkpatrick

	In Thousands	
	12-31-86	12-31-87
Capital	200	200
Surplus	800	800
Undivided Profits	1,791	1,980
Deposits	12,950	12,588
Loans & Discounts	4,863	5,528
Cash & Due from Banks	471	462
Investment Securities	11,088	8,000
TOTAL ASSETS	16,739	16,313

SOUTH CHARLESTON, THE CHEMICAL BANK & TRUST COMPANY

President, C. David Robertson — Cashier, Katy Jarrett

	In Thousands	
	12-31-86	12-31-87
Capital	1,525	Converted
Surplus	1,000	to a nat. bk.
Undivided Profits	2,368	1/20/87
Deposits	52,049	Changed name
Loans & Discounts	29,256	to the Nat. Bk.
Cash & Due from Banks	3,232	of Commerce of
Investment Securities	28,697	So. Charleston
TOTAL ASSETS	63,148	8/3/87

SOUTH CHARLESTON, 2ND AVENUE BANK OF SOUTH CHARLESTON

President, Brenda H. Robertson — Cashier, Brenda H. Robertson

	In Thousands	
	12-31-86	12-31-87
Capital	138	138
Surplus	481	481
Undivided Profits	263	296
Deposits	6,628	6,207
Loans & Discounts	3,518	3,628
Cash & Due from Banks	1,642	1,743
Investment Securities	1,940	1,207
TOTAL ASSETS	7,606	7,193

SPENCER, THE TRADERS BANK

President, Gary B. Martin — Cashier, David F. Boothe

	In Thousands	
	12-31-86	12-31-87
Capital	900	900
Surplus	450	450
Undivided Profits	4,445	4,867
Deposits	56,403	56,593
Loans & Discounts	31,169	33,089
Cash & Due from Banks	2,742	2,819
Investment Securities	27,728	23,643
TOTAL ASSETS	63,883	64,766

SUMMERSVILLE, *ONE VALLEY BANK OF SUMMERSVILLE, INC.

President, Robert E. Kamm, Jr. — Cashier, Opal Bell

*Formerly Farmers & Merchants Bank

	In Thousands	
	12-31-86	12-31-87
Capital	620	620
Surplus	1,600	1,600
Undivided Profits	4,079	4,373
Deposits	53,764	63,588
Loans & Discounts	34,050	40,671
Cash & Due from Banks	2,147	2,368
Investment Securities	30,848	26,896
TOTAL ASSETS	69,537	73,478

SUMMERSVILLE, NICHOLAS COUNTY BANK

President, Milton Woods, Jr. — Cashier, Kenneth Hess

	In Thousands	
	12-31-86	12-31-87
Capital	1,100	1,100
Surplus	1,100	1,100
Undivided Profits	6,255	6,821
Deposits	70,545	67,686
Loans & Discounts	16,130	17,122
Cash & Due from Banks	3,188	3,718
Investment Securities	57,585	49,279
TOTAL ASSETS	79,358	77,212

TERRA ALTA, THE TERRA ALTA BANK

President, Paul H. Whittaker — Cashier, Kenneth Frankhouser

	In Thousands	
	12-31-86	12-31-87
Capital	150	150
Surplus	300	300
Undivided Profits	623	768
Deposits	15,605	16,746
Loans & Discounts	897	8,516
Cash & Due from Banks	9,403	1,385
Investment Securities	5,959	6,676
TOTAL ASSETS	16,829	18,118

THOMAS, MINERS & MERCHANTS BANK

President, John DePollo — Cashier, Edward R. Kepner

	In Thousands	
	12-31-86	12-31-87
Capital	135	135
Surplus	215	215
Undivided Profits	1,351	1,450
Deposits	18,194	19,097
Loans & Discounts	9,007	10,435
Cash & Due from Banks	4,501	4,117
Investment Securities	5,598	4,423
TOTAL ASSETS	19,952	21,010

UNION, THE BANK OF MONROE

President, Ralph Mann — Cashier, Herbert L. Sarver, Jr.

	In Thousands	
	12-31-86	12-31-87
Capital	100	100
Surplus	300	300
Undivided Profits	3,014	3,404
Deposits	25,025	25,820
Loans & Discounts	7,836	8,638
Cash & Due from Banks	4,754	4,365
Investment Securities	15,454	14,528
TOTAL ASSETS	28,678	29,901

WALTON, THE POCA VALLEY BANK

President, John Kemmner — Cashier, Phillip B. Robertson

	In Thousands	
	12-31-86	12-31-87
Capital	200	400
Surplus	600	600
Undivided Profits	1,665	1,824
Deposits	29,768	32,253
Loans & Discounts	22,464	24,194
Cash & Due from Banks	1,489	2,917
Investment Securities	6,914	5,190
TOTAL ASSETS	32,624	35,556

WAR, THE BANK OF WAR

President, Noah Dell'orso — Cashier, Haven R. Christian

	In Thousands	
	12-31-86	12-31-87
Capital	50	50
Surplus	500	500
Undivided Profits	1,380	1,590
Deposits	23,736	24,208
Loans & Discounts	10,813	10,380
Cash & Due from Banks	2,152	2,366
Investment Securities	12,441	10,723
TOTAL ASSETS	26,279	26,809

WARDENSVILLE, CAPON VALLEY BANK

President, Leslie A. Barr — Cashier, Alfred J. Ludwig

	In Thousands	
	12-31-86	12-31-87
Capital	175	180
Surplus	678	974
Undivided Profits	1,387	1,478
Deposits	33,691	35,253
Loans & Discounts	26,027	27,298
Cash & Due from Banks	2,382	2,284
Investment Securities	7,371	8,376
TOTAL ASSETS	37,211	39,391

WAYNE, WAYNE COUNTY BANK

President, Michael A. Herrick — Cashier, Dwight D. Russell

	In Thousands	
	12-31-86	12-31-87
Capital	342	342
Surplus	411	411
Undivided Profits	3,937	3,537
Deposits	55,336	57,650
Loans & Discounts	27,498	29,237
Cash & Due from Banks	2,962	3,871
Investment Securities	28,472	20,936
TOTAL ASSETS	60,794	62,658

WEIRTON, BANK OF WEIRTON

President, D. R. Billham — Cashier, R. F. Petrulovich

	In Thousands	
	12-31-86	12-31-87
Capital	1,300	1,300
Surplus	6,000	7,000
Undivided Profits	18,511	18,886
Deposits	116,003	122,144
Loans & Discounts	28,735	28,030
Cash & Due from Banks	5,046	4,241
Investment Securities	105,434	81,823
TOTAL ASSETS	142,812	150,583

WELCH, AMERIBANK, WELCH

President, Roger F. Topping — Cashier,

	In Thousands	
	12-31-86	12-31-87
Capital	240	240
Surplus	1,057	1,057
Undivided Profits	377	423
Deposits	17,880	18,869
Loans & Discounts	11,692	13,208
Cash & Due from Banks	1,044	1,804
Investment Securities	6,219	2,110
TOTAL ASSETS	19,737	20,849

WELLSBURG, WELLSBURG BANKING AND TRUST COMPANY

President, Laura G. Inman — Cashier, Charlotte Jackson

	In Thousands	
	12-31-86	12-31-87
Capital	100	100
Surplus	800	800
Undivided Profits	840	932
Deposits	13,759	14,595
Loans & Discounts	6,645	7,477
Cash & Due from Banks	2,121	1,673
Investment Securities	6,664	6,952
TOTAL ASSETS	15,982	16,699

WESTON, THE CITIZENS BANK OF WESTON

President, Frank Cirigliano

Cashier, Martin J. Riley

	In Thousands	
	12-31-86	12-31-87
Capital	100	100
Surplus	3,000	3,000
Undivided Profits	6,104	6,653
Deposits	63,330	68,785
Loans & Discounts	28,169	35,005
Cash & Due from Banks	11,485	9,366
Investment Securities	31,419	27,784
TOTAL ASSETS	74,190	81,543

WESTOVER, THE WESTOVER BANK

President, William E. Coleman

Cashier,

	In Thousands	
	12-31-86	12-31-87
Capital	500	500
Surplus	749	749
Undivided Profits	1,840	2,009
Deposits	39,994	40,138
Loans & Discounts	28,760	31,883
Cash & Due from Banks	2,206	2,406
Investment Securities	11,185	6,196
TOTAL ASSETS	43,417	43,655

WEST UNION, WEST UNION BANK

President, R. L. Holland

Cashier, Dennis H. Powell

	In Thousands	
	12-31-86	12-31-87
Capital	250	250
Surplus	300	300
Undivided Profits	2,588	2,890
Deposits	28,034	32,935
Loans & Discounts	11,532	13,445
Cash & Due from Banks	1,457	1,971
Investment Securities	17,346	18,439
TOTAL ASSETS	31,353	36,560

WHEELING, THE BANK OF WHEELING

President, Bruce E. Wilson — Cashier,

	In Thousands	
	12-31-86	12-31-87
Capital	300	300
Surplus	844	844
Undivided Profits	887	1,188
Deposits	33,603	40,545
Loans & Discounts	20,747	25,080
Cash & Due from Banks	5,511	4,982
Investment Securities	9,108	6,525
TOTAL ASSETS	36,817	44,981

WHEELING, HALF DOLLAR TRUST AND SAVINGS BANK

President, Carlyle D. Farnsworth — Cashier, Pamela Hinton

	In Thousands	
	12-31-86	12-31-87
Capital	1,398	Merged with
Surplus	1,398	United
Undivided Profits	3,804	Nat. Bk.,
Deposits	65,464	Parkersburg
Loans & Discounts	34,184	9/1/87
Cash & Due from Banks	5,577	
Investment Securities	34,071	
TOTAL ASSETS	75,432	

WHEELING, WHEELING DOLLAR BANK

President, Thomas G. Dove — Cashier, Paul M. Limbert

	In Thousands	
	12-31-86	12-31-87
Capital	3,910	3,910
Surplus	12,780	12,781
Undivided Profits	7,126	10,240
Deposits	193,928	202,648
Loans & Discounts	140,432	144,777
Cash & Due from Banks	9,258	10,404
Investment Securities	96,925	63,497
TOTAL ASSETS	255,979	255,215

WHITE SULPHUR SPRINGS, BANK OF WHITE SULPHUR SPRINGS

President, Christopher R. Walkup

Cashier, Donald W. Murray

	In Thousands	
	12-31-86	12-31-87
Capital	525	525
Surplus	275	275
Undivided Profits	4,207	4,324
Deposits	51,195	51,056
Loans & Discounts	35,309	36,785
Cash & Due from Banks	3,436	4,492
Investment Securities	15,672	13,152
TOTAL ASSETS	56,836	57,977

WHITESVILLE, WHITESVILLE STATE BANK

President, Robert L. Milam

Cashier, Mary Trent

	In Thousands	
	12-31-86	12-31-87
Capital	50	50
Surplus	200	200
Undivided Profits	3,866	4,035
Deposits	26,173	28,508
Loans & Discounts	11,720	12,503
Cash & Due from Banks	2,258	2,120
Investment Securities	15,765	15,398
TOTAL ASSETS	30,849	33,245

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Charleston	Day & Night Bank	Central Trust Co.	954,542.82	747,501.74	100	7-5-19	No Record
Charleston	Peoples Exchange Bank	W. M. Adkins	642,128.82	278,856.00	85	8-16-33	3-14-47
Charleston	Security Bank & Trust Co.	John H. Hoffman	1,042,500.23	446,108.56	106.7	4-19-33	5-4-44
Charles Town	Farmers Bank & Trust Co.	Federal Deposit Insurance Corp.	1,262,325.27	1,172,488.24	**85.71	9-1-37	10-18-43
Circleville	Circleville Bank	John H. Hoffman	131,209.38	84,477.36	115	12-29-35	12-7-43
Clarksburg	Clarksburg Trust Co.	John H. Hoffman	2,161,558.09	2,582,674.90	82	6-7-29	5-26-45
Clarksburg	Farmers Bank of Clarksburg	Smith Hood	997,660.44	729,677.04	104.18	12-13-29	8-17-43
Clarksburg	West Virginia Bank	John H. Hoffman	898,400.67	None	*20	1-7-34	6-11-45
Davy	Bank of Davy	First National Bank of Welch	204,390.21	134,705.77	83.25	12-14-27	4-7-33
Elm Grove	State Bank & Trust Co.	John H. Hoffman	1,592,983.83	1,043,636.43	106	1-27-33	11-20-45
Fairmont	Citizens Dollar Savings Bank	John Henshaw	200,700.98	161,752.65	27.75	3-7-15	10-25-44
Fairmont	Monongahela Bank	Smith Hood	732,510.03	477,144.17	53.63	2-21-29	2-10-43
Fairview	Farmers & Merchants Bank	John H. Hoffman	504,109.30	365,800.90	65	8-30-33	6-13-45
Farmington	Bank of Farmington	John H. Hoffman	402,630.30	337,381.21	83.8	10-8-31	11-30-45
Fayetteville	Bank of Fayette	John H. Hoffman	234,099.83	160,098.72	53.8	1-26-31	2-14-44
Flemington	Bank of Flemington	John H. Hoffman	190,351.04	122,311.23	47.5	9-26-31	2-10-44
Franklin	Farmers Bank of Pendleton	John H. Hoffman	633,350.69	457,623.04	84.1	12-20-31	12-7-43
Franklin	The Franklin Bank	John H. Hoffman	351,868.51	230,006.72	98.9	12-19-31	12-7-43
Gauley Bridge	Bank of Gauley Bridge	John H. Hoffman	201,349.62	110,323.61	111.5	7-13-33	2-14-44
Gilbert	Bank of Gilbert	C. B. Early	159,269.25	96,210.40	98.5	4-3-26	1-22-40
Grafton	Grafton Bank	Hugh R. Warder	No Record	No Record	78	1915	No Record
Grafton	Merchants & Mechanics Savings Bank	John H. Hoffman	614,726.75	459,784.69	49.8	10-23-29	10-3-44

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Grafton	Grafton Bank & Trust Co.	John H. Hoffman	858,706.41	706,017.94	95	10-10-31	10-3-44
Grafton	The Taylor County Bank	John H. Hoffman	479,521.60	364,316.84	58.75	8-18-33	10-3-44
Grantsville	Peoples Bank of Grantsville	A. G. Mathews	155,086.69	89,487.09	70	7-9-24	8-22-41
Hamlin	Farmers & Merchants Bank	John H. Hoffman	220,689.39	113,581.86	86.25	12-16-32	9-5-44
Harpers Ferry	Bank of Harpers Ferry	John H. Hoffman	174,277.61	111,900.04	85.3	6-20-33	5-10-43
Harrisville	Peoples Bank	Commercial Banking & Trust Co., Parkersburg	997,741.08	788,069.91	34	1-21-28	4-27-46
Harrisville	Ritchie County Bank	Lester Snodgrass	No Record	No Record	100	10-17-11	No Record
Huntington	Cabell County Bank	O. F. Payne	293,539.43	222,134.05	11.5	1-10-31	2-1-44
Huntington	Coal Exchange Bank	F. O. Lamb	646,872.51	331,987.76	48.85	10-26-28	12-30-41
Huntington	Huntington Bank & Trust Co.	W. M. Adkins	2,825,583.93	1,498,885.81	39.6	4-8-33	6-29-46
Huntington	Metro Bank	Federal Deposit Insurance Corp.	24,558,977.25	21,235,337.10	100	9-12-80	
Huntington	Union Bank & Trust Co.	W. M. Adkins	2,764,896.42	1,686,549.15	45.25	1-28-31	7-27-46
Jacksonburg	Bank of Jacksonburg	Smith Hood	101,690.52	48,308.25	101	6-22-29	9-23-38
Jane Lew	Union Bank of Jane Lew	Smith Hood	405,795.85	209,872.85	100	10-13-31	6-27-38
Kermit	Kermit State Bank	Federal Deposit Insurance Corp.	117,182.35	66,880.52	100	11-1-38	5-23-42
Keyser	Peoples Bank of Keyser	John H. Hoffman	671,170.25	537,225.85	90	4-27-22	1-19-43
Kingwood	Bank of Kingwood	John H. Hoffman	535,205.51	369,236.32	96	7-1-31	7-29-46
Lewisburg	Bank of Greenbrier	E. L. Morton	408,413.03	298,406.49	64	12-2-30	11-25-41
Littleton	The Exchange Bank	B. A. Pyles	No Record	No Record	79.2	7-10-13	No Record

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Logan	Guyan Valley Bank	John H. Hoffman	893,972.66	None	*65.29	9-13-32	5-29-43
Lumberport	Lumberport Bank	John H. Hoffman	287,836.91	153,148.46	00	8-28-29	12-2-44
Man	Merchants & Miners Bank	John H. Hoffman	110,806.37	72,649.66	73.5	8-23-33	2-14-44
Middlebourne	United Bank of Middlebourne	John H. Hoffman	580,200.11	461,721.68	93.8	9-22-33	7-17-45
Morgantown	Bank of Monongahela Valley	John H. Hoffman	4,535,468.43	3,372,579.56	70	12-31-30	3-14-46
Morgantown	Commercial Bank of Morgantown	O. H. Gall	981,055.45	851,227.14	100	12-1-29	7-17-41
Morgantown	Federal Savings & Trust Co.	John H. Hoffman	699,205.40	No Record	00	3-12-31	10-4-45
Morgantown	Union Bank & Trust Co.	John H. Hoffman	865,834.46	No Record	00	3-12-31	10-4-45
Moundsville	Mound City Bank	John H. Hoffman	718,198.10	484,448.90	74.8	4-3-33	10-9-45
Mullens	Bank of Mullens	Central Trust Co., Charleston	744,564.17	592,255.22	18.42	4-20-27	1-15-45
Parkersburg	Central Bank & Trust Co.	F. O. Lamb	880,675.08	656,639.06	100	11-3-31	5-26-37
Parsons	Tucker County Bank	FDIC	16,081,000.00	15,517,000.00	100	2-3-84	
Pax	Bank of Pax	John H. Hoffman	160,025.59	112,139.52	41	9-4-31	2-14-44
Pennsboro	First Citizens Bank	John H. Hoffman	884,701.59	732,087.95	60	6-6-33	6-25-45
Philippi	Peoples Bank of Philippi	John H. Hoffman	413,484.24	310,232.02	73.8	11-20-29	2-26-45
Pine Grove	Bank of Pine Grove	M. M. McIntire	145,120.60	125,285.31	75	7-11-25	12-3-38
Pineville	Wyoming County Bank	Central Trust Co.	227,416.59	166,956.57	44.11	11-20-28	1-15-45
Pt. Pleasant	Pt. Pleasant Trust Co.	Robert L. Hogg	640,981.51	207,993.27	00	8-21-28	No Record
Pullman	Pullman State Bank	Smith Hood	183,108.08	125,731.19	70	9-5-29	10-11-38
Ravenswood	Bank of Ravenswood	J. T. Sayre	90,190.39	38,757.30	100	6-4-15	No Record
Richwood	Citizens Bank of Richwood	John H. Hoffman	391,877.75	285,544.00	7.9	8-22-31	11-27-44

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Richwood	Richwood Banking & Trust Co.	John H. Hoffman	526,514.45	422,967.03	102.85	10-1-31	3-19-46
Ridgeley	Peoples Bank of Ridgeley	John H. Hoffman	183,832.11	112,130.82	30.41	6-4-31	11-6-43
Rupert	Bank of Rupert	E. L. Morrison	141,433.19	77,105.29	43	1-23-32	12-12-39
Shinnston	Farmers Bank of Shinnston	John H. Hoffman	756,186.92	612,576.53	85.65	10-14-31	5-26-45
Smithfield	Bank of Smithfield	C. B. Highland	No Record	No Record	100	5-20-08	No Record
So. Charleston	Day & Night Bank	Kanawha Banking & Trust Co., Charleston	28,669.41	6,056.04	100	7-21-19	2-8-30
So. Charleston	First National Bank	FDIC	28,629,000.00	27,711,100.00	100	11-5-82	
Spencer	Bank of Spencer	Thomas P. Ryan	No Record	No Record	100	3-2-12	No Record
Sutton	Bank of Sutton	John H. Hoffman	321,715.43	259,845.11	69.5	9-1-31	12-10-43
Tunnelton	Tunnelton Bank	Smith Hood	602,272.53	397,062.98	00	7-23-29	6-13-40
Wallace	Wallace Bank	John H. Hoffman	246,586.15	156,853.18	75	9-14-24	2-26-43
Wayne	Peoples State Bank of Wayne	O. F. Payne	171,519.28	122,416.51	35	11-29-30	3-15-44
Webster Springs	Webster County Bank	John B. Skidmore	No Record	No Record	100	8-1-07	No Record
Weston	The Bank of Weston	Smith Hood	696,676.16	580,857.88	48.65	9-26-31	11-6-42
West Union	The Doddridge County Bank	John H. Hoffman	783,752.00	595,084.23	9	7-18-33	8-26-46
Wheeling	Central Union Trust Co.	O. H. Gall	1,923,220.30	1,133,670.82	90	10-8-31	No Record
Whitesville	Bank of Whitesville	John H. Hoffman	155,919.91	93,299.54	25	1-28-33	4-12-43
Williamsburg	Bank of Williamsburg	E. I. Morrison	202,910.14	152,561.01	87	12-31-31	12-3-42
Williamson	Day & Night Bank	Hayes Picklesimer	583,564.25	266,795.12	58.6	3-8-25	1-30-35
Williamson	Williamson State Bank	John H. Hoffman	228,306.54	177,940.30	23.7	9-30-32	1-12-44
Winfield	Bank of Winfield	John H. Hoffman	332,191.45	246,299.32	2.3	9-13-29	11-10-43

***Returned to stockholders paying double liability, depositors having been paid in full.**
****Federal Deposit Insurance Corporation paid all deposits up to $5,000.00 Bank liquidated 85.71% of total deposits.**

COMPARATIVE ABSTRACT
Showing Condition of Industrial Loan Offices in the STATE OF WEST VIRGINIA
As of the Close of Business on the Dates Indicated
As Compiled by the West Virginia Department of Banking

($.00 omitted)

	12-31-87	% of	12-31-86	Change + or -
Number of offices	79	Total	80	2 -
ASSETS				
Cash on hand	$ 224,505	.11	$ 130,320	$ 94,185 +
Due from Banks	1,900,414	.91	2,187,258	286,844 -
Investments	21,875	.01	2,156	19,719 +
Net loans	202,925,684	97.31	184,453,482	18,472,202 +
Fixed assets	157,319	.08	151,159	6,160 +
Other assets	3,285,072	1.58	3,744,498	459,426 -
TOTAL ASSETS	$208,514,869	100.00	$190,668,873	$ 17,845,996 +
LIABILITIES AND CAPITAL				
Evidences of Indebtedness	$ 59,338	.03	$ 5,855,251	$ 5,795,913 -
Borrowings or rediscounts	111,064,859	53.27	102,216,548	8,848,311 +
Other Liabilities	57,391,670	27.52	44,980,678	12,410,992 +
Total Capital Accounts	39,999,002	19.18	37,616,396	2,382,606 +
TOTAL LIABILITIES & CAPITAL	$208,514,869	100.00	$190,668,873	$ 17,845,996 +

CONSOLIDATED REPORT OF EARNINGS AND EXPENSES FOR CALENDAR YEARS OF THE ACTIVE INDUSTRIAL LOAN COMPANIES

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	80	79
INCOME		
Charges Collected and/or Earned	$ 33,979,238	$ 36,346,871
Insurance Commissions	1,049,777	1,596,739
Other Income	77,911	248,047
TOTAL OPERATING INCOME	$ 35,106,926	$ 38,191,657
EXPENSES		
Advertising	$ 465,626	$ 545,727
Auditing	39,017	42,176
Bad Debts Charge-offs	3,490,529	3,132,635
Deduct: Collections on Accounts Previously Charged Off	(351,711)	(404,812)
Additions to Reserve for Bad Debts	1,751,298	1,963,924
Depreciation and Amortization	166,298	159,194
Insurance and Fidelity Bonds	142,226	161,205
Legal Fees and Disbursements	36,971	34,760
Postage, Printing, Stationery & Supplies	346,534	345,604
Rent, Janitorial Services and Utilities	491,700	573,665
Salaries of Officers, Owners and Partners	213,350	209,723
Salaries of all other Employees	3,714,366	3,658,055
Taxes Other Than on Income	695,965	581,996
License Fees	233,148	184,829
Telephone and Telegraph	393,943	417,604
Travel, Auto Expense & Allowance	158,462	168,825
Supervision and Administration (when not allocated to other items)	2,345,744	2,969,167
Other Expenses	3,320,589	3,477,327
Interest Paid on Borrowed Funds	12,918,012	15,417,384
Interest Paid on Evidence of Indebtedness	1,676,406	465,196
Total Expenses Before Income Taxes	$ 32,248,473	$ 34,104,184
Income Before Income Taxes	2,858,453	4,087,473
Income Taxes State	128,934	404,380
Federal	854,198	1,681,556
TOTAL EXPENSES	$ 33,231,605	$ 36,190,120
NET INCOME	$ 1,875,321	$ 2,001,537

ASHLAND INDUSTRIAL LOAN COMPANY, LOGAN

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	1	1
ASSETS		
Due from Banks	$ 331,058	$ 306,447
Net Loans	384,356	389,557
Fixed Assets	2,503	1,520
TOTAL ASSETS	$ 717,917	$ 697,524
LIABILITIES AND CAPITAL		
Other Liabilities	$ 1,041	$ 1,074
Total Capital	716,876	696,450
TOTAL LIABILITIES AND CAPITAL	$ 717,917	$ 697,524

ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.

Principal Office - Parkersburg

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	6	6
ASSETS		
Cash on hand	$ 76,298	$ 87,905
Net Loans	30,897,142	32,537,597
Other Assets	4,210	2,532
TOTAL ASSETS	$ 30,977,650	$ 32,628,034
LIABILITIES AND CAPITAL		
Other Liabilities	$ 26,197,654	$ 28,569,026
Total Capital	4,779,996	4,059,008
TOTAL LIABILITIES AND CAPITAL	$ 30,977,650	$ 36,628,034

AVCO FINANCIAL SERVICES OF WEST VIRGINIA, INC.

Principal Office - Charleston

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	4	5
ASSETS		
Due from Banks	$ 12,440	$ 5,000
Net Loans	7,085,185	9,343,609
Fixed assets	1,628	1,362
Other assets	249,155	170,035
TOTAL ASSETS	$ 7,348,408	$ 9,520,006
LIABILITIES AND CAPITAL		
Borrowings or rediscount	$ 7,042,698	$ 9,472,492
Other Liabilities	$ 33,531	$ 34,184
Total Capital	272,179	13,330
TOTAL LIABILITIES AND CAPITAL	$ 7,348,408	$ 9,520,006

BARCLAY AMERICAN/FINANCIAL OF WEST VIRGINIA, INC.

Principal Office - Bluefield

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	2	2
ASSETS		
Net Loans	$ 13,897,468	$ 20,969,271
Fixed Assets	58,650	58,717
Other Assets	17,488	56,269
TOTAL ASSETS	$ 13,973,606	$ 21,084,257
LIABILITIES AND CAPITAL		
Other Liabilities	$ 12,729,893	$ 19,590,816
Total Capital	1,243,713	1,493,441
TOTAL LIABILITIES AND CAPITAL	$ 13,973,606	$ 21,084,257

BECKLEY LOAN & INDUSTRIAL CORPORATION, BECKLEY

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	1	1
ASSETS		
Cash on hand	$ 5,117	$ 12,810
Net Loans	1,010,800	1,084,028
Fixed Assets	15,580	5,943
Other Assets	13,600	12,400
TOTAL ASSETS	$ 1,045,097	$ 1,115,181
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 822,775	$ 841,093
Other liabilities	6,240	2,183
Total Capital	216,082	271,905
TOTAL LIABILITIES AND CAPITAL	$ 1,045,097	$ 1,115,181

BENEFICIAL WEST VIRGINIA, INC.

Principal Office - St. Albans

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	9	9
ASSETS		
Net loans	$ 22,646,110	$ 23,651,480
Other Assets	299,322	224,213
TOTAL ASSETS	$ 22,945,432	$ 23,875,693
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 20,385,041	$ 20,902,211
Other Liabilities	$ 98,624	$ 277,544
Total Capital	2,461,767	2,695,938
TOTAL LIABILITIES AND CAPITAL	$ 22,945,432	$ 23,875,693

CITY INDUSTRIAL SAVINGS & LOAN #2, SPRAGUE

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	1	1
ASSETS		
Cash on hand	$ 66	$ 200
Due from banks	73,589	6,201
Total investments	-0-	18,000
Net Loans	705,911	756,369
Fixed Assets	34,358	33,992
Other Assets	33,859	74,500
TOTAL ASSETS	$ 847,783	$ 889,262
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 685,859	$ 750,000
Other Liabilities	$ 3,073	$ 2,074
Total Capital	158,851	137,188
TOTAL LIABILITIES AND CAPITAL	$ 847,783	$ 889,262

COMMERCIAL CREDIT CORPORATION

Principal Office - St. Albans

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	10	10
ASSETS		
Cash on hand	$ 16,299	$ 87,531
Due from Banks	$ 623,677	$ -0-
Net Loans	44,141,626	49,570,730
Other Assets	2,266,725	2,193,424
TOTAL ASSETS	$ 47,048,327	$ 51,851,685
LIABILITIES AND CAPITAL		
Evidences of indebtedness	$ 252,997	$ -0-
Borrowing or rediscounts	$ 33,891,558	$ 38,727,095
Other Liabilities	$ 634,883	$ 282,679
Total Capital	12,268,889	12,841,911
TOTAL LIABILITIES AND CAPITAL	$ 47,048,327	$ 51,851,685

COMMUNITY SAVINGS & LOAN, INC., MORGANTOWN

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	1	1
ASSETS		
Due from banks	$ 61,127	$ 79,981
Net Loans	6,792	(10,839)
TOTAL ASSETS	$ 67,919	$ 69,142
LIABILITIES AND CAPITAL		
Total capital	$ 67,919	$ 69,142
TOTAL LIABILITIES AND CAPITAL	$ 67,919	$ 69,142

FAMILY SAVINGS & LOAN, INC., HUNTINGTON

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	1	1
ASSETS		
Cash on hand	$ 200	$ 200
Due from banks	411	156
Net Loans	2,124,786	2,147,414
Fixed Assets	7,991	15,734
Other Assets	40,719	48,243
TOTAL ASSETS	$ 2,174,107	$ 2,211,747
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ (48,399)	$ -0-
Other Liabilities	579,111	80,964
Total Capital	1,643,395	2,130,783
TOTAL LIABILITIES AND CAPITAL	$ 2,174,107	$ 2,211,747

MANUFACTURERS HANOVER MORTGAGE SERVICES, INC.

Principal Office - Parkersburg

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	*	8
ASSETS		
Cash on hand		$ 350
Net loans		15,499,481
Fixed Assets		9,147
Other Assets		128,169
TOTAL ASSETS		$ 15,637,147
LIABILITIES AND CAPITAL		
Borrowings or rediscounts		$ 8,049,756
Other Liabilities		435,829
Total Capital		7,151,562
TOTAL LIABILITIES AND CAPITAL		$ 15,637,147

* January 1, 1987 Finance One Mortgage of WV, Inc., changed name to Manufacturers Hanover Mortgage Services, Inc., and purchased CIT Financial Services, Inc. The above figures represents the combined offices.

HFC THRIFT OF WEST VIRGINIA, INC.

Principal Office - Morgantown

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	5	2
ASSETS		
Net loans	$ 7,140,682	$ 5,912,762
Other Assets	31,639	32,911
TOTAL ASSETS	$ 7,172,321	$ 5,945,673
LIABILITIES AND CAPITAL		
Other Liabilities	$ 3,955,502	$ 2,393,893
Total Capital	3,216,819	3,551,780
TOTAL LIABILITIES AND CAPITAL	$ 7,172,321	$ 5,945,673

LANDMARK FINANCIAL SERVICES OF WEST VIRGINIA, INC.

Principal Office - Martinsburg

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	3	3
ASSETS		
Cash on hand	$ 1,350	$ 1,350
Due from Banks	$ 1,854	$ 1,558
Net Loans	2,034,021	2,082,856
Fixed Assets	21,082	18,286
Other Assets	59,326	89,176
TOTAL ASSETS	$ 2,117,633	$ 2,193,226
LIABILITIES AND CAPITAL		
Borrowings or rediscount	$ 1,282,715	$ 1,697,080
Other Liabilities	$ 87,966	$ 86,795
Total Capital	746,952	409,351
TOTAL LIABILITIES AND CAPITAL	$ 2,117,633	$ 2,193,226

LEWIS COUNTY SAVINGS AND LOAN COMPANY, WESTON

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	1	1
ASSETS		
Cash on hand	$ 21,951	$ 28,950
Due from Banks	$ 959,266	$ 1,438,101
Total investments	2,156	3,875
Net Loans	4,585,600	3,794,147
Fixed Assets	8,135	12,618
Other Assets	230,223	71,372
TOTAL ASSETS	$ 5,807,331	$ 5,349,063
LIABILITIES AND CAPITAL		
Evidences of indebtedness	$ 5,483,463	$ -0-
Other Liabilities	$ 85,471	$ 5,201,544
Total Capital	238,397	147,519
TOTAL LIABILITIES AND CAPITAL	$ 5,807,331	$ 5,349,063

MARSHALL COUNTY THRIFT AND LOAN, MOUNDSVILLE

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	1	1
ASSETS		
Cash on hand	$ 4,117	$ 4,331
Due from Banks	48,266	4,013
Net Loans	313,269	252,051
Fixed Assets	938	-0-
Other Assets	618	-0-
TOTAL ASSETS	$ 367,208	$ 260,395
LIABILITIES AND CAPITAL		
Evidences of indebtedness	$ 118,791	$ 59,338
Borrowings or rediscounts	92,000	104,866
Other liabilities	18,115	1,058
Total Capital	138,302	95,133
TOTAL LIABILITIES AND CAPITAL	$ 367,208	$ 260,395

NORWEST FINANCIAL INDUSTRIAL WEST VIRGINIA, INC.

Principal Office - Morgantown

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	8	7
ASSETS		
Cash on hand	$ 4,572	$ 877
Net Loans	8,694,173	8,727,283
Other Assets	705	37
TOTAL ASSETS	$ 8,699,450	$ 8,728,197
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 8,252,780	$ 8,189,573
Other Liabilities	99	-0-
Total Capital	446,571	538,624
TOTAL LIABILITIES AND CAPITAL	$ 8,699,450	$ 8,728,197

PEOPLES LOAN FINANCIAL SERVICES, INC., BLUEFIELD

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	1	1
ASSETS		
Due from Banks	$ 66,639	$ 58,956
Net Loans	750,934	792,456
Other Assets	6,541	7,797
TOTAL ASSETS	$ 824,114	$ 859,209
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 610,500	$ 624,000
Other liabilities	2,842	-0-
Total Capital	210,772	235,209
TOTAL LIABILITIES AND CAPITAL	$ 824,114	$ 859,209

PUBLIC INDUSTRIAL LOAN COMPANY OF SOUTH CHARLESTON

Principal Office - South Charleston

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	9	9
ASSETS		
Net loans	$ 9,336,918	$ 10,928,073
Other Assets	22,559	12,785
TOTAL ASSETS	$ 9,359,477	$ 10,940,858
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 8,504,340	$ 9,306,417
Other liabilities	303,585	430,522
Total Capital	551,552	1,203,919
TOTAL LIABILITIES AND CAPITAL	$ 9,359,477	$ 10,940,858

SECURITY PACIFIC FINANCE CORPORATION

Principal Office - Charleston

($.00 omitted)

	12-31-86	12-31-87
Number of Offices	8	8
ASSETS		
Net Loans	$ 13,168,745	$ 14,497,361
Other Assets	159,588	161,209
TOTAL ASSETS	$ 13,328,333	$ 14,658,570
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 11,995,521	$ 12,400,276
Other Liabilities	0	1,485
Total Capital	1,332,812	2,256,809
TOTAL LIABILITIES AND CAPITAL	$ 13,328,333	$ 14,658,570

STATE CHARTERED BUILDING AND LOAN ASSOCIATION

REPORT OF CONDITION OF
CITIZENS SAVINGS AND LOAN COMPANY, MOUNDSVILLE, WEST VIRGINIA

President, Clinton Rogerson

Secretary, Evan M. Rogerson

($.00 omitted)

	12-31-86	12-31-87
ASSETS		
Net Loans Outstanding	$ 939,964	$ 814,020
Total Investments	1,224,205	1,407,550
Cash in Office	7,968	-0-
Due from banks (demand deposits)	120,598	179,041
Other Assets	3	3
TOTAL ASSETS	$ 2,292,738	$ 2,400,614
LIABILITIES		
Total Share Accounts	$ 1,235,532	1,293,763
Undivided Profits	817,206	866,851
Contingent fund	205,000	205,000
Reserve for Interest, Taxes, etc.	35,000	35,000
Other liabilities	-0-	-0-
TOTAL LIABILITIES	$ 2,292,738	$ 2,400,614

BUILDING AND LOAN ASSOCIATION DISSOLVED SINCE 1901

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Beckley	Beckley Building & Loan Association	6-3-46	Voluntary	Above par
Beckley	Co-Operative Building & Loan Association	10-25-55	Voluntary	Above par
Benwood	Benwood Building & Loan Association	July, 1922	Voluntary	Above par
Bluefield	Bluefield Building & Loan Association	1-27-14	Voluntary	No record
Bluefield	Bluefield Building & Loan Association	2-1-35	Converted into Federal	Par
Bluefield	Mutual Home Savings Company	6-22-20	Voluntary	No record
Bluefield	Mutual Home Savings and Loan Company	5-18-17	Through Bluefield Bank	No record
Buckhannon	Buckhannon Bldg. and Loan Association	12-30-47	Voluntary	Above par
Charles Town	Cabin Building Association	1916	No record	No record
Charles Town	Charles Town Building Association	1918	No record	No record
Charles Town	Charles Town & Ranson Bldg. & Loan Assn.	6-30-22	Voluntary	Near par
Charles Town	Charles Town & Summit Pt. Bldg. & Loan Assn.	2-5-40	Voluntary	No record
Charles Town	Dixie Building Loan Association	July, 1922	Court Decree	Near par
Charles Town	Fidelity Building Loan Association	1923	Court Decree	No record
Charles Town	Ideal Building & Loan Association	1923	Court Decree	No record
Charles Town	Jefferson Co. Provident Bldg. & Loan Assn.	8-8-11	Court Decree (Voluntary)	No record
Charles Town	Public Building & Loan Association	6-30-22	Court Decree	Above par
Charles Town	Savings Building & Loan Association	7-1-22	Court Decree	No record
Charleston	Capital Building & Loan Association	3-12-49	Voluntary	Above par
Charleston	Charleston Building & Loan Association	6-16-49	Voluntary	Above par
Charleston	Colonial Building & Loan Association	6-30-52	Voluntary	Par

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Charleston	Empire Savings & Loan Company	12-29-52	Voluntary	Above par
Charleston	Industrial Home & Finance Company	12-31-22	Voluntary	No record
Charleston	Imperial Building & Loan Association	7-27-37	Voluntary	Par
Charleston	Kanawha Savings & Loan Association	12-1-48	Voluntary	Near par
Charleston	Mountain State Building & Loan Assn.	1940	Court Decree (Voluntary)	No record
Charleston	Peoples Building & Loan Association	6-30-61	Voluntary	Above par
Charleston	Sun Building & Loan Association	5-9-34	Converted into Federal	Par
Charleston	Virginia Savings and Loan Association	8-6-34	Voluntary	Par
Charleston	West Virginia Rural Credit Association	1917	Adopted National System	No record
Chester	Hancock County Savings & Loan Assn.	11-3-34	Converted into Federal	Par
Clarksburg	Clarksburg Building & Loan Association	12-13-46	Voluntary	Above par
Clarksburg	Clarksburg Savings & Loan Association	2-19-23	Court Decree	No record
Clarksburg	Commercial Savings & Loan Company	No record	Court Decree	No record
Clarksburg	Eureka Building & Loan Company	9-4-06	No record	No record
Clarksburg	Harrison County Savings & Loan Association	2-1-22	Voluntary	No record
Clarksburg	Security Savings & Loan Company	9-17-17	Voluntary	No record
Cottageville	Cottageville Building & Loan Association	4-24-24	Voluntary	Par
Fairmont	East Side Building & Loan Association	11-20-44	Voluntary	Par
Fairmont	Empire Building & Loan Association	4-27-07	Voluntary	No record
Fairmont	Fairmont Savings Loan Society	10-12-10	Voluntary	No record
Fairmont	Mountaineer Building & Loan Assn.	1-3-40	Voluntary	Par
Fayetteville	Fayetteville Building & Loan Assn.	7-29-36	Converted into Federal	Par
Grafton	Grafton Buildings & Loan Association	4-27-20	Voluntary	No record
Harpers Ferry	Harpers Ferry & Bolivar Bldg. & Loan Assn.	11-7-10	Voluntary	No record
Huntington	Cabell Building & Loan Association	12-11-62	Converted into Federal	No record

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Huntington	Home Building Loan Association	1926	Voluntary	No record
Huntington	Huntington Building & Loan Assn.	4-20-21	Through Com. Sav. Loan Co.	No record
Huntington	Home Building & Savings Company	9-4-10	Voluntary	No record
Huntington	Industrial Building & Loan Company	10-9-09	Voluntary	No record
Huntington	New Jackson Building & Loan Association	8-1-34	Voluntary	No record
Huntington	New Jackson Building & Loan Association	7-1-34	Converted into Federal	No record
Huntington	Star Building & Loan Association	Nov. 1920	Voluntary	No record
Kenova	Kenova Building & Loan Association	5-16-24	Thru Jackson B & L ASSN.	Par
Kingwood	Kingwood Building & Loan Association	4-16-45	Voluntary	Par
Lewisburg	Blue Grass Building & Loan Association	9-25-36	Converted into Federal	Par
Logan	Citizens Savings & Loan Company	2-19-18	Thru Tstee E. L. Hogsett	Above par
Logan	Logan County Building & Loan Association	1-10-45	Voluntary	Par
Martinsburg	Acme Building & Loan Association	1922	Court Decree	No record
Martinsburg	Eureka Building & Loan Association	1916	Voluntary	No record
Martinsburg	Martinsburg Building & Loan Association	2-14-52	Voluntary	Par
Martinsburg	Martinsburg Home Building & Loan Assn.	2-17-09	Voluntary	No record
Martinsburg	Farmers & Laborers Building & Loan Assn.	7-11-22	Court Decree	No record
Montgomery	Montgomery Building & Savings Association	8-12-37	Voluntary	No record
Morgantown	Athens Building & Loan Association	1-17-44	Voluntary	Above par
Morgantown	Guardian Investment Company	5-4-43	Voluntary	No record
Morgantown	Fidelity Building & Loan Association	6-30-48	Voluntary	Above par
Morgantown	Franklin Building & Loan Association	5-27-37	Voluntary	No record
Morgantown	Peoples Building & Loan Association	12-27-07	Voluntary	No record
Morgantown	Sabraton Building & Loan Association	6-29-46	Voluntary	Par

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Morgantown	Morgantown State Savings & Invest. Assn.	6-30-49	Voluntary	Par
Morgantown	Westover Building & Loan Association	6-5-40	Voluntary	No record
Moundsville	American Building & Loan Association	2-9-37	Converted into Federal	No record
Mount Hope	Glen Jean Building & Loan Association	8-5-20	Voluntary	No record
Mount Hope	Mount Hope Building & Loan Association	6-5-46	Voluntary	Above par
New Martinsville	Doolin Building & Loan Association	6-23-36	Converted into Federal	No record
Oak Hill	New River Building & Loan Association	1926	Thru Fayetteville B & LA.	Par
Parkersburg	Citizens Building Association	9-21-38	Court Order	No record
Parkersburg	Exchange Building Association	6-24-41	Voluntary	Near par
Parkersburg	Traders Builders Association	10-15-45	Voluntary	Above par
Pt. Pleasant	Modern Building & Loan Assn.	10-24-28	Robert L. Hogg, Receiver	No record
Pt. Pleasant	Progressive Building & Loan Association	4-16-37	Receivership	Nothing
Ravenswood	Conservative Building & Loan Association	9-5-35	Converted into Federal	No record
Ripley	Ripley Building & Loan Association	10-29-35	Voluntary	No record
Shepherdstown	Potomac Permanent Building & Loan Assn.	3-22-49	Voluntary	Above par
Sistersville	Sistersville Building & Loan Association	8-29-34	Converted into Federal	No record
Spencer	Roane County Building & Loan Association	11-9-36	Voluntary	No record
Summersville	Summersville Building & Loan Association	3-8-52	Voluntary	Par
Wellsburg	Advance Building Association	6-25-47	Voluntary	Above par
Wellsburg	Brooke County Building & Loan Association	12-30-52	Voluntary	Near par
Wheeling	Consolidated Building & Loan Association	No record	No record	No record
Wheeling	Ohio Valley Savings & Loan Association	8-7-11	Court Decree	No record
Wheeling	United Building & Loan Association			Near par
Wheeling	Wheeling Savings & Loan Association	1-4-36	Receivership	Liquidated
Williamson	Atlas Building & Loan Association	6-30-31	Voluntary	No record

STATE CHARTERED CREDIT UNIONS

INFORMATION CONCERNING STATE CHARTERED CREDIT UNIONS

January 1, 1987 - December 31, 1987

MERGERS

Cabell County Employees Credit Union, Huntington merged into Huntington C & O Railway Employees Federal Credit Union, Huntington October 31, 1986.

C.H.I.E. Credit Union, Martinsburg merged into 167th T.F.R. Federal Credit Union January 30, 1986.

Extension Credit Union, Morgantown merged into WVU Employees Federal Credit Union August 22, 1986.

Demuth Employees Credit Union, Vienna merged into West Virginia League Central Credit Union, Parkersburg August 16, 1986.

CONVERSIONS

Huntington C & O Railway Employees Credit Union, Huntington converted to a federal credit union February 12, 1986.

Fostoria Employees Credit Union, Moundsville surrendered Articles of Incorporation December 17, 1986 and final liquidation was completed April 30, 1987.

CONSOLIDATED REPORT OF CONDITION
OF ACTIVE STATE CHARTERED CREDIT UNIONS
PERIODS ENDING DECEMBER 31, 1986 AND DECEMBER 31, 1987

($.00 omitted)

	12-31-86	12-31-87
Number of Credit Unions	21	19
ASSETS		
Loans to members	$ 25,927,581	$ 31,379,496
All other loan accounts	378,858	299,327
Less allowance for loan losses	40,771	21,254
TOTAL LOANS	$ 26,265,668	$ 31,657,569
Cash	4,524,447	737,572
TOTAL INVESTMENTS	15,818,850	18,502,837
Fixed assets	518,798	495,543
All other assets	50,693	240,044
TOTAL ASSETS	$ 47,178,456	$ 51,633,565
LIABILITIES		
Promissory notes	$ 2,079	$ -0-
Other notes	-0-	7,189
Interest on deposits payable	92,388	16,496
Dividends Payable	146,815	153,008
Deposits	555,453	8,609
Accounts payable & liabilities	46,375	209,990
TOTAL LIABILITIES	$ 843,110	$ 395,292
EQUITY/SHARES		
Share certificates	$ 16,428,742	$ 19,798,847
Share drafts	1,670,393	1,778,752
IRA, Keogh Accounts	2,114,296	2,983,491
Other shares	23,316,533	23,796,052
TOTAL SHARES	$ 43,529,964	$ 48,357,143
Regular reserves	1,354,035	1,567,945
Other reserves	853,100	626,240
Undivided earnings	598,247	686,941
TOTAL EQUITY	$ 2,805,382	$ 2,881,126
TOTAL EQUITY/SAVINGS	$ 46,335,346	$ 51,238,269
TOTAL LIABILITIES/EQUITY/SAVINGS	$ 47,178,456	$ 51,633,565

West Virginia Corporate Credit Union not included in this report.

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS PERIODS ENDING DECEMBER 31, 1986 AND DECEMBER 31, 1987 OF ACTIVE STATE CHARTERED CREDIT UNIONS

($.00 omitted)

	12-31-86	12-31-87
Number of Credit Unions	21	19
INCOME		
Interest on loans	$ 3,574,580	$ 3,720,111
Less interest refund	86,098	57,073
Income from investments	1,034,815	1,473,623
Other operating income	120,644	91,336
TOTAL GROSS INCOME	$ 4,643,953	$ 5,227,999
EXPENSES		
Employee compensation & benefits	$ 726,600	$ 772,615
Travel and conference expense	19,127	28,856
Office occupancy	71,462	48,468
Office operation expense	369,414	379,072
Educational and promotion	21,745	19,322
Loan servicing expense	18,894	17,627
Professional & outside services	99,037	157,858
Provision for loan losses	1,403	-0-
Member insurance	241,153	230,354
Operating fees	6,364	9,936
Interest on borrowed money	7,443	593,474
Miscellaneous operating expense	195,076	127,231
TOTAL OPERATING EXPENSE	$ 1,777,770	$ 2,384,815
INCOME FROM OPERATIONS	$ 2,866,179	$ 2,843,188
NON-OPERATING GAINS OR LOSSES		
Gain (Loss) on investments	$ 1	$ -0-
Gain (Loss) on Disp of Assets	$ -0-	$ -0-
Other non-operating income	$ -0-	$ 243
TOTAL INCOME (LOSS) BEFORE DIVIDENDS	$ 2,866,180	$ 2,843,430
Dividends	$ 2,542,637	$ 2,843,430
Interest on deposits	$ 39,787	$ 713,772
Transfer to reg & stat reserves	$ 255,954	$ 221,550
NET INCOME (LOSS)	$ 27,791	$ 200,957
Additional transfer to Reserves	$ -0-	$ 102,119
Adjustment Net Income Loss	$ -0-	$ 98,839

Information provided by National Credit Union Administration.

NATIONAL CARBON EMPLOYEES CREDIT UNION, ANMOORE

President, Albert L. Loar — Secretary-Treasurer, Imogene Howell

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 852,238	$ 1,172,763
Cash	31,516	22,536
Total investments	489,292	322,959
Fixed assets	1,375	900
Other assets	(11,066)	11,268
TOTAL ASSETS	$ 1,363,355	$ 1,530,426

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 2,920	$ -0-
Accounts payable	1,950	47,122
Total shares and deposits	1,200,945	1,321,342
Regular reserves (statutory)	107,990	112,412
Undivided earnings	49,550	49,550
TOTAL LIABILITIES & EQUITY	$ 1,363,355	$ 1,530,426

CORHART EMPLOYEES CREDIT UNION, BUCKHANNON

President, Charles Jenkins — Treasurer, Russell Butcher

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 25,228	$ 18,891
Cash	1,703	16,720
Total investments	62,109	40,182
TOTAL ASSETS	$ 89,040	$ 75,793

LIABILITIES & EQUITY CAPITAL

Dividends payable	$ 1,846	$ 1,162
Total shares and deposits	$ 83,023	70,369
Regular reserve (statutory)	2,332	2,358
Undivided earnings	1,839	1,904
TOTAL LIABILITIES & EQUITY	$ 89,040	$ 75,793

CABOT EASTERN CREDIT UNION, CHARLESTON

President, Candance C. Minotti — Treasurer, Charlotte Mathews

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 123,501	$ 105,534
Cash	15,719	27,015
Total investments	44,982	82,431
TOTAL ASSETS	$ 184,202	$ 214,980

LIABILITIES & EQUITY CAPITAL

Dividends payable	$ 4,938	$ 3,938
Total shares and deposits	156,052	187,427
Regular reserve (statutory)	11,366	11,344
Undivided earnings	11,846	12,271
TOTAL LIABILITIES & EQUITY	$ 184,202	$ 214,980

CHARLESTON POSTAL EMPLOYEES CREDIT UNION, CHARLESTON

President, Robert L. Price — Secretary-Treasurer, Joseph L. Deweese

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 828,095	$ 1,002,700
Cash	60,226	31,285
Total investments	256,705	292,816
Fixed assets	-0-	1,888
Other assets	6,681	1,962
TOTAL ASSETS	$ 1,151,707	$ 1,330,651

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ -0-	$ 692
Total shares and deposits	$ 1,065,354	$ 1,235,649
Regular reserve (statutory)	47,452	53,565
Other reserves	-0-	2,147
Undivided earnings	38,598	38,597
Other liabilities	303	-0-
TOTAL LIABILITIES & EQUITY	$ 1,151,707	$ 1,330,651

LOCAL NO. 317 I.A.F.F. CREDIT UNION, CHARLESTON

President, Kenneth Morgan — Treasurer, Roger Hunley

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 419,445	$ 482,132
Cash	19,872	18,696
Total investments	65,915	144,522
Fixed assets	278	3
Other assets	2,948	4,326
TOTAL ASSETS	$ 508,458	$ 649,679

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	$ 432,607	$ 556,311
Regular reserve (statutory)	28,129	33,927
Other reserves	2,567	-0-
Undivided earnings	45,155	59,441
TOTAL LIABILITIES & EQUITY	$ 508,458	$ 649,679

WEST VIRGINIA PUBLIC EMPLOYEES CREDIT UNION, CHARLESTON

President, John Cook — Treasurer, Donald J. Simpson

Manager, Robert Mallory

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 2,907,963	$ 3,085,629
Cash	13,223	28,974
Total investments	2,360,062	2,722,055
Fixed assets	3,652	8,073
Other assets	517	63,444
TOTAL ASSETS	$ 5,285,417	$ 5,908,175

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 14,268	$ -0-
Interest payable on deposits	52,132	84,251
Dividends payable	15,688	-0-
Total shares and deposits	5,112,918	5,693,717
Regular reserve (statutory)	85,411	100,207
Undivided earnings	5,000	30,000
TOTAL LIABILITIES & EQUITY	$ 5,285,417	$ 5,908,175

CLARKSBURG AREA POSTAL EMPLOYEES CREDIT UNION, CLARKSBURG

President, Melvin L. Osborne — Treasurer, Alex Xenakis

($ 00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 1,332,157	$ 1,585,189
Cash	6,796	28,549
Total investments	943,329	878,123
Other assets	0	1,739
TOTAL ASSETS	$ 2,282,282	$ 2,493,600

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ 0	$ 2,691
Total shares and deposits	$ 2,159,379	$ 2,377,594
Regular reserves (statutory)	0	93,695
Other reserves	85,056	0
Undivided earnings	37,847	19,620
TOTAL LIABILITIES & EQUITY	$ 2,282,282	$ 2,493,600

UMW DIST. #31 CREDIT UNION, FAIRMONT

President, David B. Myers — Treasurer, Terry Osborne

($ 00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 511,879	$ 551,830
Cash	31,698	71,881
Total investments	68,881	149,090
Fixed assets	0	1
Other assets	1	0
TOTAL ASSETS	$ 612,459	$ 772,802

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$5,662	$ 0
Accounts payable	0	4,894
Dividends payable	6,406	5,950
Total shares and deposits	569,690	727,878
Regular reserve (statutory)	25,121	21,633
Undivided earnings	5,515	12,447
Other liabilities	65	0
TOTAL LIABILITIES & EQUITY	$ 612,459	$ 772,802

GARY CREDIT UNION, GARY

President, Frank C. Bacho — Secretary-Treasurer, Kenneth B. Franklin

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 25,375	$ 14,602
Cash	30,998	34,035
Total investments	401	355
TOTAL ASSETS	$ 56,774	$ 48,992

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 5,745	$ 9
Interest payable on deposits	-0-	5,489
Total shares and deposits	29,785	23,880
Regular reserve (statutory)	9,059	9,301
Undivided earnings	11,666	10,313
Other liabilities	519	-0-
TOTAL LIABILITIES & EQUITY	$ 56,774	$ 48,992

W. VA. BAPTIST STATE CONVENTION CREDIT UNION, HILLTOP

President, Aaron Hairston — Treasurer, Thomas Evans

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 871	$ 20,573
Cash	101	9,900
Total investments	43,330	28,533
Fixed assets	80	43
Other assets	353	-0-
TOTAL ASSETS	$ 44,735	$ 59,049

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ -0-	$ 7,180
Dividends payable	-0-	864
Total shares and deposits	$ 42,690	$ 48,032
Regular reserve (statutory)	1,345	1,900
Undivided earnings	700	1,073
TOTAL LIABILITIES & EQUITY	$ 44,735	$ 59,049

HUNTINGTON POSTAL CREDIT UNION, HUNTINGTON

President, Wendell Jones — Treasurer, Glen R. Wilson

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 6,529,278	$ 8,475,274
Cash	65,079	-0-
Total investments	4,755,263	5,059,737
Fixed assets	10,112	29,508
TOTAL ASSETS	$ 11,359,732	$ 13,564,519

LIABILITIES & EQUITY CAPITAL

Accounts payable	48,802	29,157
Dividends payable	97,522	118,982
Total shares and deposits	10,463,622	12,748,509
Regular reserve (statutory)	341,656	402,776
Other reserves	384,300	241,168
Undivided earnings	23,830	23,927
TOTAL LIABILITIES & EQUITY	$ 11,359,732	$ 13,564,519

INCO CREDIT UNION, HUNTINGTON

President, J. W. Bartram — Treasurer, Ivan E. Holley, Jr.

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 7,140,869	$ 8,186,285
Cash	4,055,335	194,053
Total investments	639,641	3,580,229
Fixed assets	469,506	429,092
Other assets	40,590	36,223
TOTAL ASSETS	$ 12,345,941	$ 12,425,882

LIABILITIES & EQUITY CAPITAL

Accounts payable	(84,937)	14,134
Total shares and deposits	11,818,201	11,819,867
Regular reserve (statutory)	472,365	451,034
Other reserves	130,514	130,476
Undivided earnings	9,798	10,371
TOTAL LIABILITIES & EQUITY	$ 12,345,941	$ 12,425,882

WAYNE COUNTY SCHOOL EMPLOYEES CREDIT UNION, HUNTINGTON

President, Phillip Alexander — Treasurer, Tracy L. Foster

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 193,551	$ 223,020
Cash	55,323	61,700
Total investments	229,811	305,345
Fixed assets	4,006	3,857
TOTAL ASSETS	$ 482,691	$ 593,922

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ 164	$ 118
Dividends payable	6,306	8,386
Total shares and deposits	439,343	539,112
Regular reserve (statutory)	29,037	38,646
Undivided earnings	7,660	7,660
Other liabilities	181	-0-
TOTAL LIABILITIES & EQUITY	$ 482,691	$ 593,922

ABC CREDIT UNION, LUMBERPORT

President, Vernard N. Brackenrich — Treasurer, Charles W. Reynolds, Jr.

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 26,628	$ 26,088
Cash	674	1,470
Total investments	54,450	69,323
Other assets	774	765
TOTAL ASSETS	$ 82,526	$ 97,646

LIABILITIES & EQUITY CAPITAL

Accounts Payable	$ -0-	$ 8
Total shares and deposits	75,679	89,322
Regular reserve (statutory)	2,266	3,598
Undivided earnings	4,581	4,718
TOTAL LIABILITIES & EQUITY	$ 82,526	$ 97,646

FOSTORIA EMPLOYEES CREDIT UNION, MOUNDSVILLE

President, Robert A. Simsa — Treasurer, Orie Young

($.00 omitted)

ASSETS	12-31-86	12-31-87
Cash	2,722	Voluntary liquidation completed 4/30/87
Fixed assets	694	
Other assets	256	
TOTAL ASSETS	$ 3,672	$
LIABILITIES & EQUITY CAPITAL		
Undivided earnings	3,402	
Other liabilities	270	
TOTAL LIABILITIES & EQUITY	$ 3,672	

CORNING PADEN CITY EMPLOYEES CREDIT UNION, PADEN CITY

President, Keith D. Williamson — Treasurer, Bonnie Higgins

($.00 omitted)

ASSETS	12-31-86	12-31-87
Total net loans	$ 58,750	$ 85,364
Cash	17,599	5,484
Total investments	153,424	153,398
Fixed assets	4	4
TOTAL ASSETS	$ 229,777	$ 244,250
LIABILITIES & EQUITY CAPITAL		
Accounts payable	$ 210	$ 243
Dividends payable	9,477	11,531
Total shares and deposits	202,242	212,514
Regular reserve (statutory)	4,250	6,248
Other reserves	10,000	10,000
Undivided earnings	3,598	3,714
TOTAL LIABILITIES & EQUITY	$ 229,777	$ 244,250

IDEAL CREDIT UNION, PARKERSBURG

President, Madison Williams — Treasurer, James Sigley

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 8,902	$ 10,420
Cash	2,343	1,334
Total investments	2,311	10,278
Fixed assets	27	27
Other assets	394	363
TOTAL ASSETS	$ 13,977	$ 22,422

LIABILITIES & EQUITY CAPITAL

Dividends payable	$ 433	$ 335
Total shares and deposits	11,265	19,576
Regular reserve (statutory)	1,156	1,172
Undivided earnings	1,123	1,339
TOTAL LIABILITIES & EQUITY	$ 13,977	$ 22,422

O. AMES EMPLOYEES CREDIT UNION, PARKERSBURG

President, Karl D. Guinn — Treasurer, Dan Cooper

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 696,036	$ 932,058
Cash	63,306	137,067
Total investments	165,527	220,082
TOTAL ASSETS	$ 924,869	$ 1,289,207

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ -0-	$ 116
Interest payable on deposits	10,884	-0-
Total shares and deposits	550,273	844,591
Regular reserve (statutory)	38,487	54,402
Other reserves	26,488	28,279
Undivided earnings	298,680	361,819
Other liabilities	57	-0-
TOTAL LIABILITIES & EQUITY	$ 924,869	$ 1,289,207

WEST VIRGINIA CORPORATE CREDIT UNION, PARKERSBURG

President, Jan Pelfrey — Treasurer, Jose' Alonzo

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 176,551	$ -0-
Cash	3,835	31,413
Total investments	57,512,004	76,378,202
Fixed assets	-0-	4,419
Other assets	1,147,151	1,533,092
TOTAL ASSETS	$ 58,839,541	$ 77,947,125

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	-0-	1,415,654
Accounts payable	-0-	1,046,129
Dividends payable	294,364	600,009
Total shares and deposits	54,980,857	74,599,073
Regular reserve (statutory)	483,228	231,144
Undivided earnings	719,043	55,116
Other liabilities	2,362,049	-0-
TOTAL LIABILITIES & EQUITY	$ 58,839,541	$ 77,947,125

WEST VIRGINIA LEAGUE CENTRAL CREDIT UNION, PARKERSBURG

President, Ronald Smurthwaite — Treasurer, Jose' Alonzo

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 4,510,999	$ 5,673,303
Cash	33,375	44,729
Total investments	5,408,730	4,358,069
Fixed assets	29,069	20,462
Other assets	8,617	119,955
TOTAL ASSETS	$ 9,990,790	$ 10,216,518

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ 45,393	$ 26,564
Interest payable on deposits	21,680	11,007
Total shares and deposits	9,533,371	9,758,457
Regular reserve (statutory)	139,599	168,884
Other reserves	214,178	214,170
Undivided earnings	36,569	37,436
TOTAL LIABILITIES & EQUITY	$ 9,990,790	$ 10,216,518

BARBOUR COUNTY EDUCATION CREDIT UNION, PHILIPPI

President, Randy L. King — Treasurer, Norma Everson

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 7,366	$ 5,912
Cash	13,571	2,142
Total investments	69,885	85,310
Fixed assets	-0-	1,686
TOTAL ASSETS	$ 90,822	$ 95,050

LIABILITIES & EQUITY CAPITAL

Dividends payable	$ 1,673	$ 1,860
Total shares and deposits	87,098	91,606
Regular reserve (statutory)	774	— 843
Undivided earnings	1,277	741
TOTAL LIABILITIES & EQUITY	$ 90,822	$ 95,050

WHEELING POSTAL CREDIT UNION, WHEELING

President, James Mayles — Treasurer, David Yocum

($.00 omitted)

ASSETS

	12-31-86	12-31-87
Total net loans	$ 66,552	$ Merged into WV League Credit Union 9/2/87
Cash	3,276	
Total investment	2,735	
Other assets	628	
TOTAL ASSETS	$ 73,191	

LIABILITIES & EQUITY CAPITAL

Interest payable on deposits	$ 12,500
Dividends payable	2,529
Total shares and deposits	51,891
Regular reserve (statutory)	6,249
Undivided earnings	22
TOTAL LIABILITIES & EQUITY	$ 73,191

SUPERVISED LENDERS LICENSEES OPERATING IN WEST VIRGINIA

As of December 31, 1987

Location	Name
Beckley	Beckley Loan Company
Beckley	Manufacturers Hanover Consumer Services, Inc.
Beckley	Beneficial Finance Co. of WV
Beckley	Public Finance Corporation
Beckley	Security Pacific Financial Services Inc.
Bluefield	Barclays American/Financial of WV, Inc.
Bluefield	Peoples Loan Company
Bluefield	Union Loan Company, Inc.
Charleston	Associates Financial Services Co., Inc.
Charleston	AVCO Financial Services of Wheeling, Inc.
Charleston	Beneficial Finance Co. of WV
Charleston	Manufacturers Hanover Consumer Services, Inc.
Charleston	Norwest Financial West Virginia, Inc.
Charleston	Public Finance Corporation
Charleston	Security Pacific Financial Services Inc.
Charles Town	Jefferson Finance Company, Inc.
Clarksburg	Associates Financial Services Co. Inc.
Clarksburg	Beneficial Finance Co. of WV
Clarksburg	Manufacturers Hanover Consumer Services, Inc.
Clarksburg	Norwest Financial West Virginia, Inc.
Clarksburg	Public Finance Corporation
Clarksburg	Public Finance Corporation
Clarksburg	Security Pacific Financial Services, Inc.
Dunbar	Norwest Financial West Virginia, Inc.
Elkins	Landmark Finance Corporation
Elkins	Security Pacific Financial Services, Inc.
Fairmont	Norwest Financial West Virginia, Inc.
Franklin	Franklin Financial Services, Inc.
Huntington	Associates Financial Services Company
Huntington	AVCO Financial Services of Wheeling, Inc.
Huntington	Family Acceptance Corporation
Huntington	Beneficial Finance Co. of WV
Huntington	Liberty Finance Corporation
Huntington	Norwest Financial West Virginia, Inc.
Huntington	Public Finance Corporation
Huntington	Security Pacific Financial Services, Inc.
Keyser	Landmark Finance Corporation
Logan	Ashland Finance Co. of WV
Logan	Manufacturers Hanover Consumer Services, Inc.
Logan	Security Pacific Financial Services, Inc.

Martinsburg	Associates Financial Services Co., Inc.
Martinsburg	Manufacturers Hanover Consumer Services, Inc.
Martinsburg	Landmark Finance Corporation
Martinsburg	Security Pacific Financial Services, Inc.
Moorefield	Easy Loan Company
Morgantown	Beneficial Finance Co. of WV
Morgantown	Household Finance Corporation
Morgantown	Norwest Financial West Virginia, Inc.
New Martinsville	Budget Finance Company
Nitro	United Financial Services of West Virginia, Inc.
Northfork	Northfork Loan Company
Oak Hill	AVCO Financial Services of Wheeling, Inc.
Oceana	AVCO Financial Services of Wheeling, Inc.
Parkersburg	Associates Financial Services Co., of WV, Inc.
Parkersburg	Beneficial Finance Company of WV
Parkersburg	Manufacturers Hanover Consumer Services, Inc.
Parkersburg	Norwest Financial West Virginia, Inc.
Petersburg	Valley Finance Company
Princeton	Beneficial Finance Co. of WV
Princeton	Peoples Loan Company of Princeton
Ravenswood	Public Finance Corporation
Ronceverte	Manufacturers Hanover Consumer Services, Inc.
St. Albans	Beneficial Finance Co. of WV
St. Marys	Mid-Ohio Valley Loan Company
South Charleston	Public Finance Corporation
Sprague	City Finance Company of Sprague #1
Sprague	City Industrial Savings & Loan Co. #3
Vienna	Household Finance Corporation
Vienna	Public Finance Corporation
Weirton	Public Finance Corporation
Welch	State Loan Company
Westover	Manufacturers Hanover Consumer Services, Inc.
Wheeling	Associates Financial Services, Co., Inc.
Wheeling	AVCO Financial Services, Inc.
Wheeling	Beneficial Finance Co. of WV

CONSOLIDATED REPORT OF SUPERVISED LENDER LICENSEES

($.00 omitted)

	12-31-86	12-31-87
Number of Licensees	80	78
ASSETS		
Cash on Hand in Banks	$ 1,953,152	$ 1,581,662
LOANS		
Gross Loans Receivable	$ 35,636,087	$ 32,066,826
Installment Sales Contracts Purchased	$ 17,542,236	$ 23,506,207
Less Income Collected but not Earned	$ 9,617,470	$ 9,947,621
Less Reserve for Loan Loss	$ 1,696,242	$ 1,762,628
NET LOANS	$ 41,864,611	$ 43,862,784

MONEY ORDER COMPANIES

Companies authorized by the Commissioner of Banking to engage in business of issuing and selling checks, drafts, money orders, etc., in the State of West Virginia during the calendar year ending December 31, 1987 are listed below.

Location	Name
Charleston, West Virginia	Foodmasters
Dallas, Texas	Republic Money Orders, Inc.
Minneapolis, Minnesota	Travelers Express Company, Inc.
New York, New York	American Express Company
San Francisco, California	BankAmerica Corp. Travelers Cheques
New York, New York	Barclays Bank International, L.T.D.
New York, New York	Thomas Cook, Inc.
Cincinnati, Ohio	First National Cincinnati Corporation
New York, New York	Citicorp, Inc.
New York, New York	Travellers Cheque Associates, L.T.D.
New York, New York	Chase Manhattan Bank
Ashland, Kentucky	Superamerica

CONSOLIDATED REPORT OF CONDITION OF NATIONAL BANKS IN WEST VIRGINIA

($ in thousands)

	12-31-86	12-31-87
Number of banks	97	95
ASSETS		
Cash & due from banks	$ 605,184	$ 569,770
Total securities	2,868,349	2,975,224
Federal funds sold	616,154	500,162
Net loans and lease	4,294,048	4,700,037
Bank premises, furniture and fixtures	182,422	186,619
Real estate owned other than bank premises	23,533	23,643
Investments in unconsolidated subsidiaries and associated companies	1	1
Customers' liability on acceptances outstanding	150	-0-
Other assets	152,835	159,402
TOTAL ASSETS	$ 8,742,676	$ 9,114,858
LIABILITIES AND EQUITY CAPITAL		
TOTAL DEPOSITS	$ 7,415,643	$ 7,750,539
Federal Funds purchased and other borrowings	421,051	411,507
Mortgage indebtedness	6,677	5,414
Other liabilities	118,261	119,276
Subordinated notes & debentures	1,480	1,400
Capital Stock	90,765	92,132
Surplus	206,006	215,693
Undivided Profits	482,793	518,897
TOTAL EQUITY CAPITAL	$ 779,564	$ 826,722
TOTAL LIABILITY & EQUITY CAPITAL	$ 8,742,676	$ 9,114,858

REPORT OF CONDITION OF NATIONAL BANKS IN WEST VIRGINIA

(In Thousands)
Deposits

Number of banks		12-31-86 97	12-31-87 95
City	Name		
Ansted	The National Bank of Ansted	$ 18,340	$ 21,087
Barboursville	Guyan National Bank	20,740	21,619
Beckley	Beckley National Bank	182,938	186,535
Beckley	Cardinal State Bank, N.A.	46,864	44,595
Beckley	First National Bank	11,290	12,849
Beckley	Raleigh County National Bank	136,329	148,573
Belle	The National Bank of Commerce of Belle	39,554	39,942
Berkeley Springs	Citizens National Bank of Berkeley Springs	47,356	52,837
Big Chimney	Elk National Bank	28,853	27,904
Bluefield	First National Bank of Bluefield	110,203	123,153
Bluefield	Flat Top National Bank	142,364	131,620
Bradley	Crossroads National Bank	9,227	8,732
Buckhannon	The Central National Bank	155,489	158,061
Buckhannon	First West Virginia Bank, N.A. Buckhannon	8,141	10,068
Cameron	The First National Bank of Cameron	15,666	15,485
Charleston	Charleston National Bank	321,448	300,941
Charleston	The City National Bank of Charleston	95,325	94,174
Charleston	One Valley Bank, National Association	561,334	669,873
Charleston	The National Bank of Commerce	196,722	182,418
Chester	First National Bank of Chester	16,099	17,060
Clarksburg	The Empire National Bank of Clarksburg	88,244	87,057
Clarksburg	Union National Bank of West Virginia	228,095	230,865
Davis	The National Bank of Davis	9,804	10,951
Elkins	Citizens National Bank of Elkins	102,233	105,146
Elkins	Tygarts Valley National Bank of Elkins	27,681	28,189
Fairmont	City National Bank of Fairmont	102,486	102,019
Fairmont	Community Bank and Trust, N. A.	171,500	170,759
Fairmont	First National Bank	119,738	118,495
Fayetteville	The Fayette County National Bank	19,052	22,622
Gauley Bridge	The Gauley National Bank	15,690	15,077
Grafton	The First National Bank of Grafton	27,621	29,306
Hamlin	The Lincoln National Bank	48,684	50,556
Hinton	First National Bank of Hinton	41,591	46,031
Hinton	The National Bank of Summers	49,481	52,962
Huntington	The First Huntington National Bank	370,043	364,875
Huntington	The Guaranty National Bank	123,802	112,380
Huntington	The Old National Bank of Huntington	15,684	16,807
Hurricane	One Valley National Bank	4,058	Merged into Kanawha Valley Bank 9/1/87
Kenova	The First National Bank of Kenova	17,170	17,863
Keyser	The National Bank of Keyser	49,202	51,255

Keystone	First National Bank of Keystone	52,628	62,739
Kingwood	Albright National Bank of Kingwood	77,348	82,960
Lewisburg	Greenbrier Valley National Bank	86,046	89,525
Logan	American National Bank–	19,599	Merged into Matewan National Bank 12/21/87
Logan	The National Bank of Logan	125,195	129,044
Madison	Boone National Bank	87,690	91,942
Marlinton	First National Bank	32,360	34,041
Martinsburg	One Valley Bank of Martinsburg, National Association (formerly Citizens National Bank)	67,850	68,182
Martinsburg	The Old National Bank	115,202	127,080
Martinsburg	Peoples National Bank	63,197	70,136
Matewan	The Matewan National Bank	87,067	166,606
Montgomery	Merchants National Bank	50,125	51,721
Montgomery	The Montgomery National Bank	59,680	59,384
Moorefield	South Branch Valley National Bank	53,122	66,328
Morgantown	Central National Bank	24,438	24,616
Morgantown	The First National Bank of Morgantown	243,141	247,283
Moundsville	First National Bank	47,690	Merged with Half Dollar Trust & Savings Bank, Changed name to United National Bank - North, Wheeling 9/1/87
New Martinsville	First National Bank	36,257	36,463
Nitro	The National Bank of Commerce of Nitro	50,939	54,894
Northfork	First Clark National Bank	33,670	33,234
Oak Hill	Merchants & Miners National Bank	61,271	63,015
Parkersburg	The United National Bank	539,780	504,368
Parsons	The First National Bank	21,932	21,611
Peterstown	The First National Bank	11,750	13,458
Philippi	First National Bank in Philippi	49,365	49,136
Piedmont	First National Bank of Piedmont	18,473	18,970
Rainelle	Western Greenbrier National Bank	28,682	31,654
Ranson	The Old National Bank of Jefferson County	1,377	10,426
Richwood	Cherry River National Bank	37,212	40,268
Ripley	The First National Bank of Ripley	49,292	52,064
Romney	The First National Bank of Romney	38,151	41,539
Ronceverte	The First National Bank in Ronceverte	53,907	57,364
Ronceverte	One Valley Bank of Ronceverte, National Association (Formerly Seneca National Bank)	50,774	53,499
Rowlesburg	Peoples National Bank of Rowlesburg	10,036	10,289
St. Albans	Citizens National Bank of St. Albans	72,534	69,097
St. Marys	The First National Bank	28,035	30,491
Salem	First National Bank of Salem	9,749	11,071
Sophia	Gulf National Bank	16,906	18,279
South Charleston	The National Bank of Commerce of South		

	Charleston (Formerly The Chemical Bank and Trust Company)		52,846
Spencer	First National Bank of Spencer	48,549	49,372
Sutton	Home National Bank	45,228	47,045
Terra Alta	First National Bank	36,683	Merged into One Valley Bank of Morgantown 9/30/87
Vienna	Ohio Valley National Bank	51,531	54,737
Webster Springs	Webster County National Bank	29,024	30,348
Weirton	First National Bank of Weirton	37,799	38,484
Welch	McDowell County National Bank	75,171	76,393
Wellsburg	Brooke National Bank	37,564	37,259
West Hamlin	First National Bank of West Hamlin	31,021	32,488
Weston	Community Bank & Trust-Stonewall, National Assn.	11,416	14,575
Weston	The Weston National Bank	50,872	53,726
West Union	First National Bank in West Union	38,953	38,179
Wheeling	First National Bank & Trust Co. of Wheeling	108,295	110,328
Wheeling	Security National Bank & Trust Co.	150,704	157,125
Wheeling	First West Virginia Bank, N. A.	47,937	49,464
Wheeling	United National Bank - North	New	111,798
Wheeling	Wheeling National Bank	143,445	137,790
Williamson	First National Bank	65,817	64,769
Williamson	The National Bank of Commerce	73,312	72,282
Williamstown	The Williamstown National Bank	23,831	28,013
TOTAL DEPOSITS		$ 7,415,763	$ 7,750,539